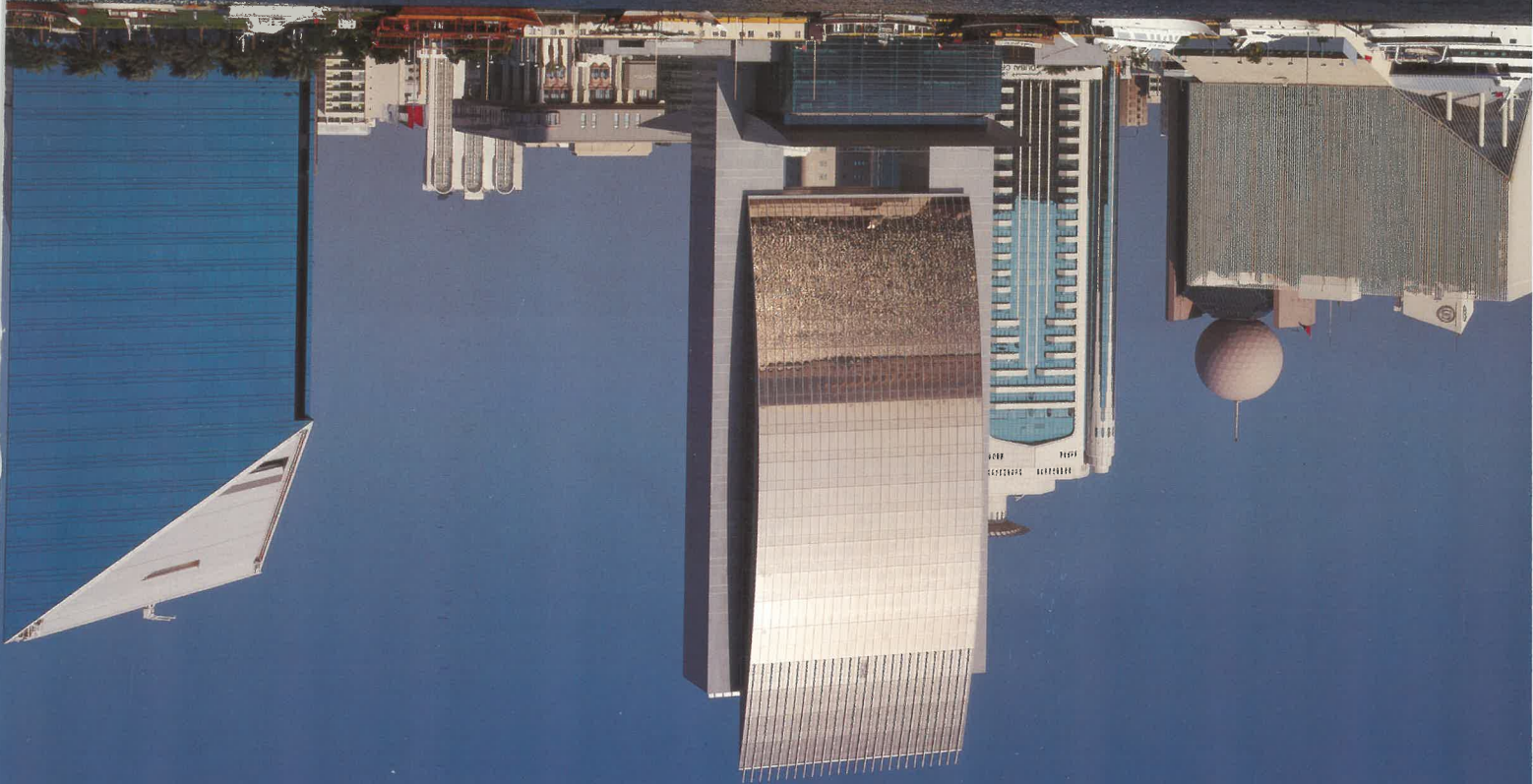


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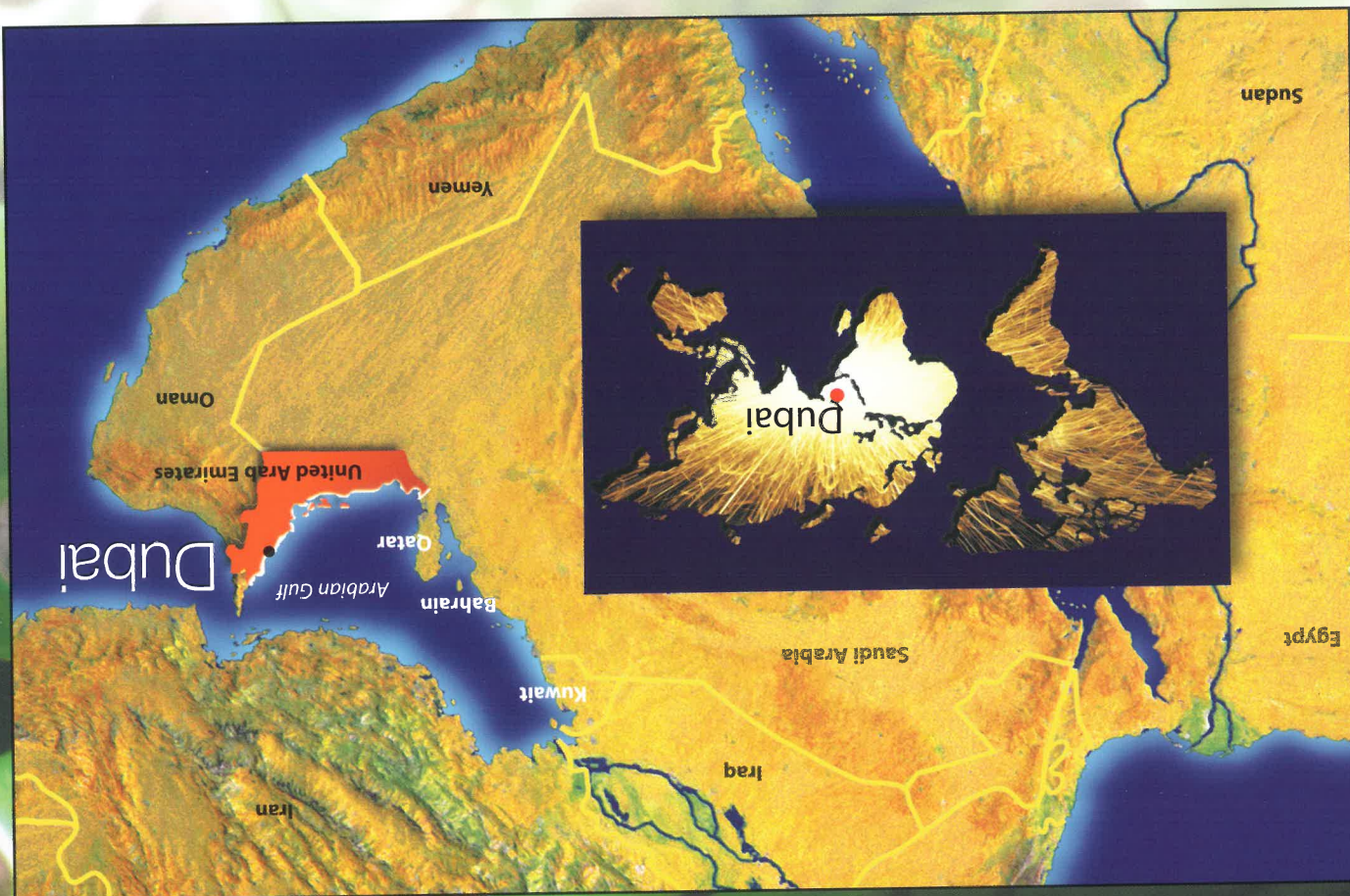
DUBAI BUSINESS HANDBOOK



Government of Dubai
DEPARTMENT OF TOURISM
AND COMMERCE MARKETING

Government of Dubai Department of Tourism and Commerce Marketing

PO Box 594, Dubai, United Arab Emirates, Tel: 00971 4 2230000, Fax: 00971 4 2230022,
Website: <http://dubaitourism.co.ae>, E-mail: info@dubaitourism.co.ae



Overseas Offices

East and Central
8 Penn Center,
Philadelphia PA 19103, USA
Tel: 001 215 751 9750
Fax: 001 215 751 9551,
e-mail: dctm_usa@dubaitourism.co.ae

North America — West Coast
901 Wilshire Boulevard
Santa Monica, CA 90401 - USA
Tel: 001 310 752 4488
Fax: 001 310 752 4444
e-mail: dubaisusa@aol.com

UK & Ireland
125 Pall Mall, London
SW1Y 5EA, UK
Tel: 0044 207 839 0580,
Fax: 0044 207 839 0582,
Brochure Line (24 hours)
Tel: 0044 207 839 0581,
e-mail: dctm_uk@dubaitourism.co.ae

France
15 bis, rue de Marignan,
75008 Paris, France
Tel: 0033 1 45 95 85 00
Fax: 0033 1 45 63 13 14,
e-mail: dctm-france@wanadoo.fr

Germany
Bockenheimer Landstraße 23
D-60325 Frankfurt/Main, Germany
Tel: 0049 69 71 000 20
Fax: 0049 69 71 000 234

Nordic Countries
Skeppsbron 22, SE-11130
Stockholm, Sweden
Tel: 0046 8 411 11 35
Fax: 0046 8 411 11 38,
e-mail: dctm_sca@dubaitourism.co.ae

Italy
Piazza Bertarelli, 1,
20122 Milan, Italy
Tel: 0039 02 7202 2466
Fax: 0039 02 7202 0162,
e-mail: dctm_it@dubaitourism.co.ae

Russia, CIS & Baltic States
123056, Russia, Moscow
Krasina Street, 14, Building 2
1st floor, Tel: +7095 745 8700/
254 8545
Fax: +7095 745 8706
e-mail: dctm@pbu.ru

East Africa
Jubilee Insurance Exchange Building,
Kaunda Street
PO Box 30702, Nairobi, Kenya
Tel: 00254 2 246909/225103
Fax: 00254 2 219787,
e-mail: dctm_ea@dubaitourism.co.ae

South Africa
5th floor, Sandton City Office Towers
Sandton City,
Johannesburg, 2000
PO Box 782551, Sandton,
2146 South Africa
Tel: 0027 11 784 6708
Fax: 0027 11 784 6442,
e-mail: dctm_sa@dubaitourism.co.ae

India
51 Bajaj Bhavan, 5th floor
Nariman Point, Mumbai
400 021, India,
Tel: 0091 22 283 3497/283 7765
Fax: 0091 22 283 3497/283 3510
e-mail: dctm_in@dubaitourism.co.ae

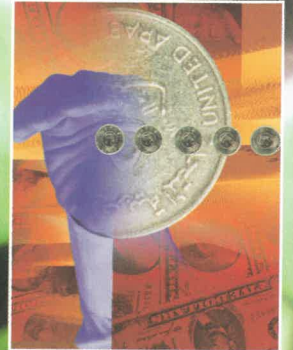
Far East
18th Floor, Tung Hip Commercial
Building, 244-248 Des Voeux Road,
Central, Hong Kong
Tel: 00852 2827 5221
Fax: 00852 2511 5472,
e-mail: dctm_hk@dubaitourism.co.ae

Japan
4th Floor, One-Win Yoyogi Building
3-35-10 Yoyogi, Shibuya-ku
Tokyo 151-0053, Japan
Tel: 0081 3 3379 9311
Fax: 0081 3 3379 9313,
e-mail: dctm_ja@dubaitourism.co.ae

Australia & New Zealand
Level 7, 210 Clarence Street
Sydney, NSW 2000, Australia
Box N502, Grosvenor Place
Sydney 1220 NSW 2000
Tel: 0061 2 9267 7871
Fax: 0061 2 9283 1202,
e-mail: dubai@dctm-sydney.com

DUBAI BUSINESS HANDBOOK 2000

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DEPARTMENT OF TOURISM AND COMMERCE MARKETING
PO Box 594, Dubai, United Arab Emirates. Tel: (9714) 2230000. Fax: (9714)2230022.
Website: <http://dubaitourism.co.ae> E-mail: info@dubaitourism.co.ae

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DUBAI: YOUR BASE FOR BUSINESS EXPANSION



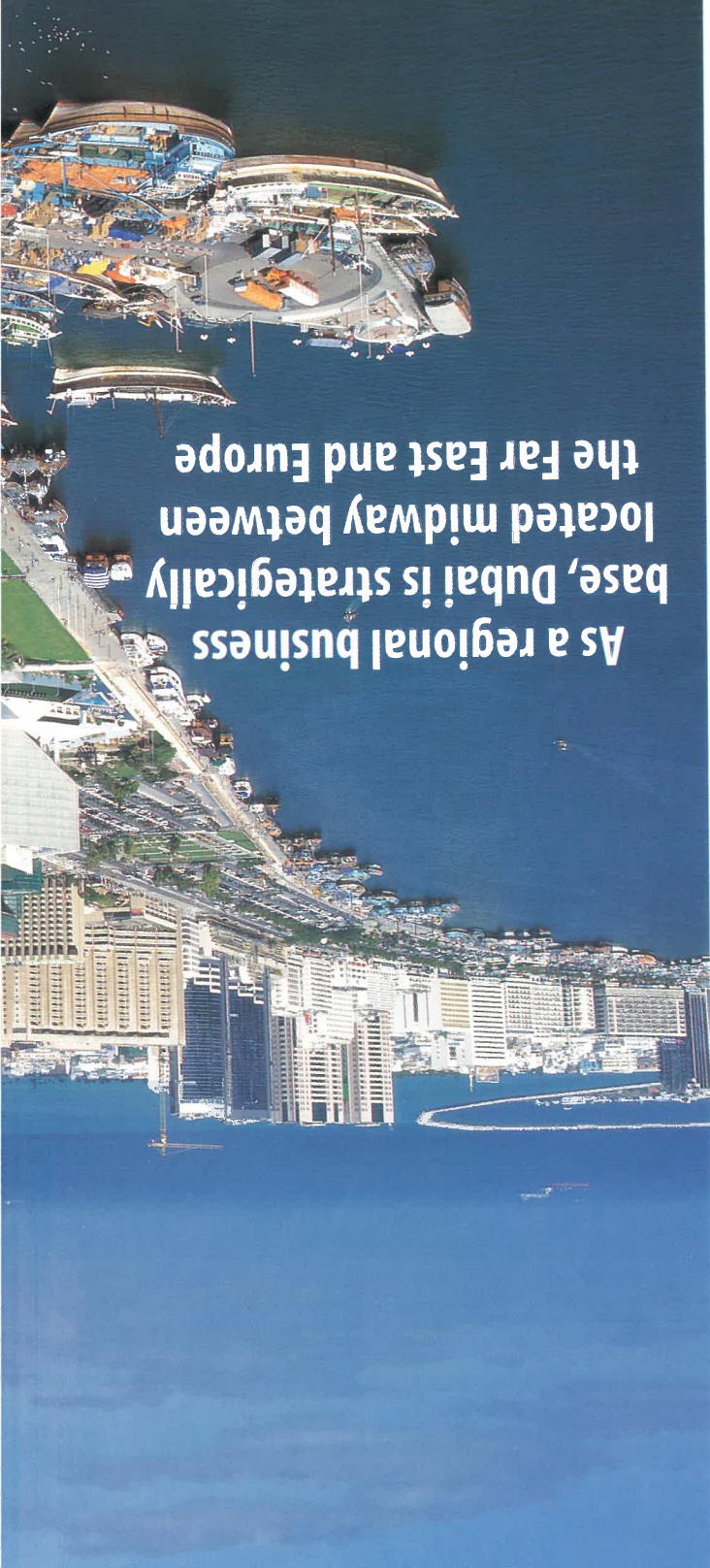
Long recognised as the leading regional trading hub of the Middle East, Dubai has transformed itself in recent years into a truly international business centre of global significance.

During the 1990s, Dubai expanded its trading activity beyond its traditional base in the Arab Gulf Co-operation Council states (the United Arab Emirates, Saudi Arabia, Kuwait, Bahrain, Qatar and Oman) and Iran. Today, the city offers international companies an ideal gateway for developing their business throughout the Middle East, the Asian subcontinent, East Africa, the Eastern Mediterranean, the CIS and Central Asia. For example, in 1997, Dubai's top 10 re-export markets were countries as diverse as Iran, India, Saudi Arabia, Kuwait, Afghanistan, Azerbaijan, Turkey, Pakistan, the USA and Yemen.

Increasingly, international companies are recognising that Dubai's expanded business horizons cover many of the most interesting emerging markets for the future. The region has a combined population of 1.5 billion, and a large proportion of this total will enter the international consumer market for the first time in the 21st century. While oil has been crucial to Dubai's development since the late 1960s, the non-oil sector currently contributes some 90 per cent of total gross domestic product and is continuing to expand in importance. Manufacturing, tourism and tertiary industries are all growing in strength, helping to create a well balanced and diversified economy. However, trade remains the lifeblood of Dubai's business life, as it has been for generations.

This long trading tradition, which earned Dubai the reputation

As a regional business
base, Dubai is strategically
located midway between
the Far East and Europe





within the Middle East as the city of merchants, remains an important consideration for foreign companies looking at opportunities in the region today. It is reflected not just in a regulatory environment which is open and liberal, but also in the local business community's thorough familiarity with international commercial practices — and in the city's cosmopolitan lifestyle.

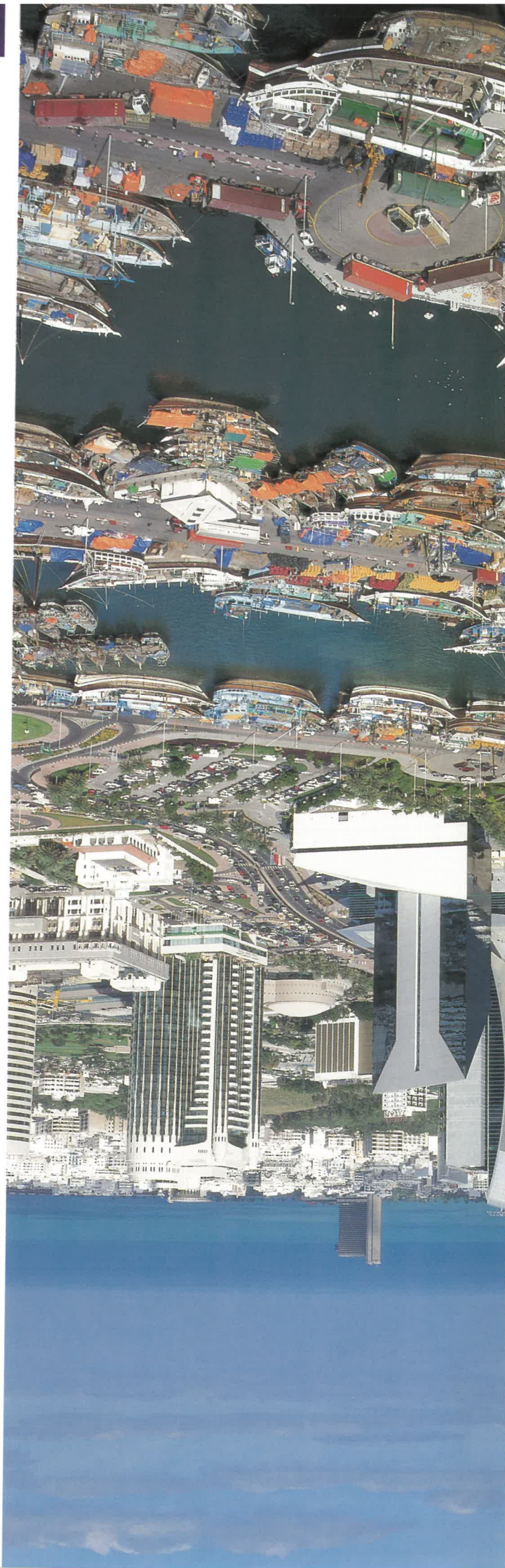
As a regional business base, Dubai is strategically located midway between the Far East and Europe on the east-west trading routes and its airport, which ranks as one of the world's busiest in terms of transit passengers, is linked to more than 130 destinations via some 85 airlines, and Dubai Ports Authority — the operator of Port Rashid and Jebel Ali Port — is unrivalled throughout the region in terms of both facilities and efficiency.

The second largest of the seven emirates which constitute the United Arab Emirates, Dubai is politically stable and is open to business with all countries of the world, excluding Israel.

Dubai imposes no taxes on profits or income; it offers complete freedom of capital movement; it boasts a sophisticated financial and services sector; its communications facilities are excellent; and the cost structure for doing business is highly competitive.

Apart from its attractions as a location for regional offices, Dubai also offers incoming companies excellent facilities for establishing manufacturing and distribution operations. In the Jebel Ali Free Zone and the new Dubai Airport Free Zone, overseas companies are permitted to set up wholly-owned ventures and can enjoy an array of incentives, including exemption from import duties, in addition to the favourable investment conditions that prevail elsewhere in Dubai. With these advantages and incentives in place, Dubai has not surprisingly attracted a massive inflow of investment in recent years. The number of investors in the Jebel Ali Free Zone alone has soared from less than 300 in 1990 to more than 1,300 in 1998.

Aside from the economic advantages of using Dubai as a business base, international business people can be assured that the city offers a superb quality of life for themselves and their families. Dubai is tolerant, welcoming and virtually crime-free. The lifestyle is international, with luxury residential and office accommodation, and good educational, healthcare and shopping facilities. Sporting and leisure interests are well catered for and Dubai's top class international hotels offer a wide range of dining, entertainment and night life.



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- A cost-competitive long term lease (30+ years)
- A choice of location and sizes of plots for manufacturing, office buildings, residential and commercial developments
- Full infrastructure services, including paved roads, power, water, sewerage and telecommunications
- A pleasant working and living environment with extensive landscaping and an 18-hole golf course
- On-site administration and management services
- On-site health care, fire brigade and police
- Possible sponsorship or equity participation through Dubai Investments PJSC

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مجمع دبي للاستثمار
Dubai Investment Park



strong foundations for investment



DUBAI MEANS BUSINESS

The opportunities

Dubai presents international businesses with a wide range of opportunities for different activities and operations, including:

- Trade
- Transport and distribution
- Manufacturing and processing
- Regional offices

The market

As the leading regional trading hub, Dubai offers access to a market of outstanding potential for overseas companies in a wide range of sectors. Among its key characteristics are:

- A large market — more than \$17 billion in domestic imports annually; gateway to a \$150 billion p.a., 1.5 billion population regional import market
- A growing market — Dubai's imports have more than doubled since 1989; regional economic growth and liberalisation is set to boost demand
- A prosperous market — strategic location at the heart of one of the world's richest regions
- A diversified market — wide import requirements; opportunities for suppliers of most products
- An accessible market — served by more than 170 shipping lines and 85 airlines
- An open market — no exchange controls, quotas or trade barriers

The business environment

Dubai offers incoming businesses all the advantages of a highly developed economy. Its infrastructure and services match the highest international standards, facilitating efficiency, quality and service. Among the benefits are:

- Free enterprise system
- Highly developed transport infrastructure
- State-of-the-art telecommunications
- Sophisticated financial and services sector
- Top international exhibition and conference venue
- High quality office and residential accommodation
- Reliable power, utilities, etc
- First class hotels, hospitals, schools, shops, etc
- Cosmopolitan lifestyle

The costs

Overseas companies setting up in Dubai can secure cost advantages not generally available internationally. Among the reasons are:

- No corporate taxes
- No income taxes





- No foreign exchange controls
- No trade barriers
- Competitive import duties (four per cent, with many exemptions)
- Readily available labour force
- Inexpensive energy costs
- Reasonable real estate costs

Doing business

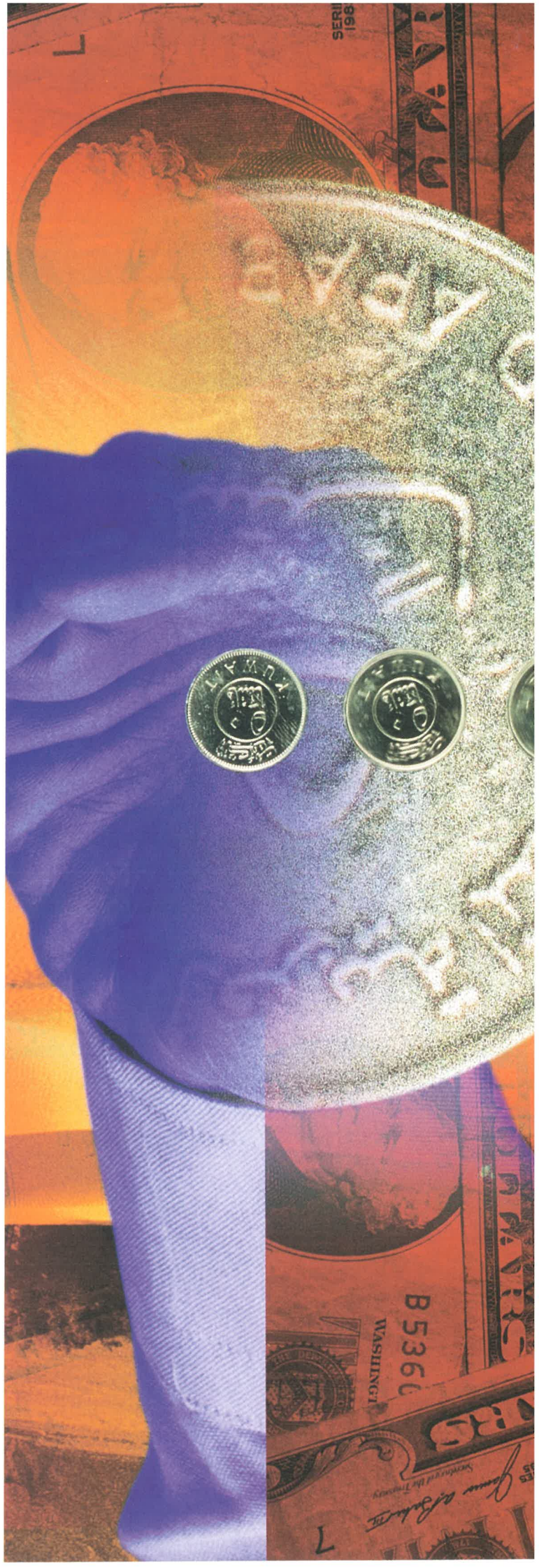
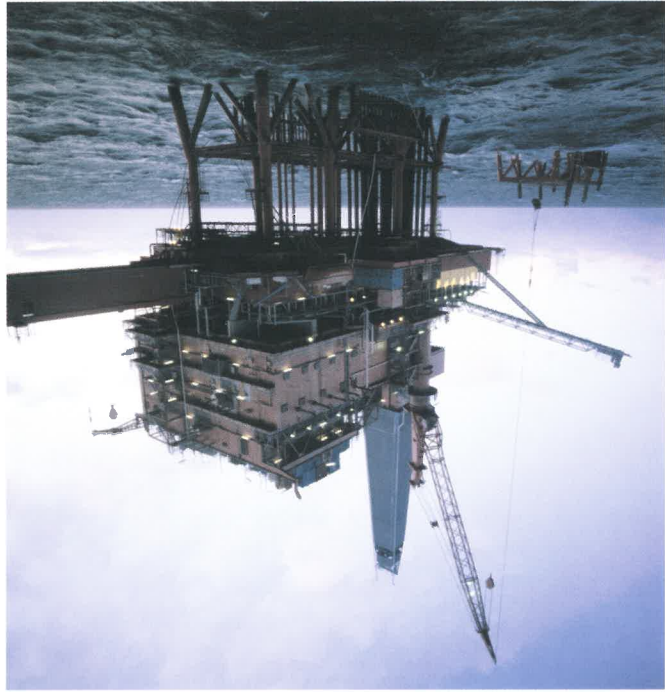
Dubai offers foreign companies a wide choice of business options, including:

- Direct trade — selling directly to established dealers and distributors
- Commercial agency arrangements — agent must be a UAE national or company; agreement to be registered with Ministry of Economy and Commerce
- Branch or representative office — 100 per cent foreign ownership permitted; local agent (sponsor) must be appointed; licence from the Department of Economic Development required
- Limited liability company — foreign ownership restricted to 49 per cent; licence from the Department of Economic Development required
- Special free zone investment incentives (see below)

Special Investment Incentives

Dubai's highly successful Jebel Ali Free Zone and the new Dubai Airport Free Zone provide all the advantages available elsewhere in the emirate, with the following additional benefits:

- 100 per cent foreign ownership and control
- Renewable 15-year guarantee of no taxation
- No customs duties
- Flexible investment options
- Efficient transport and distribution facilities
- Full administrative and recruitment support



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ECONOMIC BACKGROUND



History

Originally a small fishing settlement, Dubai was taken over in about 1830 by a branch of the Bani Yas tribe from the Liwa oasis led by the Maktoum family — which rules the emirate to this day.

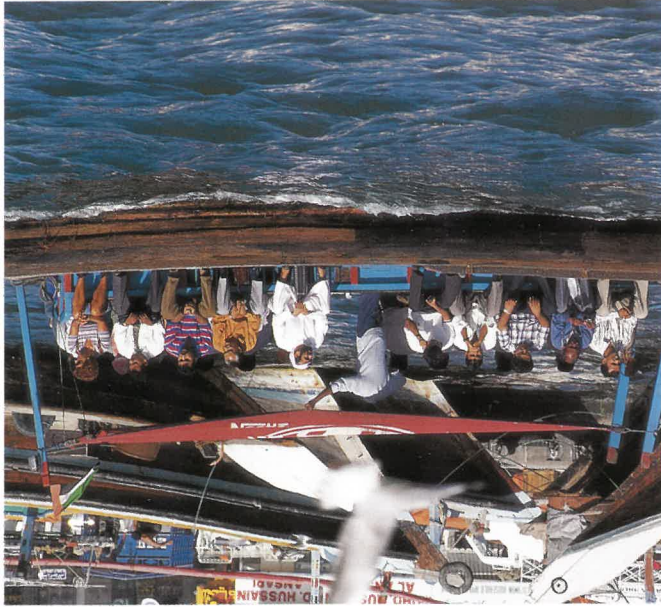
Traditional activities included herding sheep and goats, cultivating dates, fishing and pearling, but the inhabitants also built up trade. By the turn of the century, Dubai was reputed to have the largest souks on the Gulf coast, with 350 shops in the Deira district alone.

Commercial success, allied to the liberal attitudes of Dubai's rulers, made the emirate attractive to traders from India and Iran, who began to settle in the growing town. But, while trade developed, Dubai remained politically a protectorate of Britain as part of the Trucial States, extending along the northern coast of the Arabian peninsula.

On the British withdrawal in 1971, Dubai joined Abu Dhabi, Sharjah, Ajman, Umm Al Quwain, Fujairah and (in 1972) Ras Al Khaimah to create the federation of the United Arab Emirates.

Oil had been discovered in 1966, and was soon to transform the emirate and its way of life. Dubai's first oil exports in 1969 were followed by a period of rapid development that laid the foundations for today's modern society. Much of the credit for this development can be attributed to the vision of the late Ruler, HH Sheikh Rashid bin Saeed Al Maktoum, who ensured that Dubai's oil revenues, despite being relatively modest by the standards of the region, were deployed to maximum effect.

His work has been continued by the present Ruler, HH Sheikh Maktoum bin Rashid Al Maktoum, and his brothers, Their Highnesses Sheikh Hamdan bin Rashid Al Maktoum, Deputy Ruler of Dubai and UAE Minister of Finance and Industry, and General Sheikh Mohammed bin Rashid Al Maktoum, Crown Prince of Dubai and UAE Minister of Defence. The result is that Dubai is



constantly developing its infrastructure of transport facilities, schools, hospitals, tourism developments and the other amenities of an advanced society.

Geography

The United Arab Emirates (UAE) comprises seven members: Abu Dhabi (the capital city), Dubai, Sharjah, Ajman, Umm Al Quwain, Ras Al Khaimah and Fujairah.

The total area of the country is about 83,600 square kilometres, much of it in the emirate of Abu Dhabi. Dubai, with an area of 3,885 square kilometres, is the second largest emirate. Situated on the banks of Dubai Creek, a natural inlet from the Gulf which divides the city into the Deira district to its north and Bur Dubai to its south, the city ranks as the UAE's most important port and commercial centre.

The UAE has 700km of coastline, of which 100km is on the Gulf of Oman. Along the Arabian Gulf coast, there are offshore islands, coral reefs and sabkha, or salt marshes. Stretches of gravel plains and sandy desert characterise the inland region.

To the east, a range of mountains lies close to the Gulf of Oman and forms a backbone through the Musandam Peninsula. The western interior of the country, most of it in Abu Dhabi, consists mainly of desert interspersed with oases.

Climate

The UAE has a sub-tropical, arid climate. Rainfall is infrequent and irregular. Falling mainly in winter, it amounts to only 13cm a year. Temperatures range from a low of about 10 degrees Celsius to a high of 48 degrees Celsius. The mean daily maximum is 24 degrees in January rising to 41 degrees in July.

Population

According to the Ministry of Planning, the population of the UAE expanded from 2,377,453 (census results) in 1995 to 2,938,000 (estimated) in 1999. Dubai's population was approximately 858,000 in 1999.





Language

The official language is Arabic. English is widely spoken and understood and ranks alongside Arabic as the language of commerce.

Government

The Supreme Council of the UAE, comprising the hereditary rulers of the seven emirates, is the highest federal authority. It is responsible for general policy matters involving communications, education, defence, foreign affairs and development, and for ratifying federal laws. The President, HH Sheikh Zayed bin Sultan Al Nahyan, who is also Ruler of Abu Dhabi, and the Vice-President, HH Sheikh Maktoum bin Rashid Al Maktoum, who is also Ruler of Dubai, are elected by the Supreme Council from among its members. The Federal Council of Ministers, responsible to the Supreme Council, has executive authority to initiate and implement laws. The Federal National Council is a consultative assembly of 40 representatives who are appointed for two years by the individual emirates. The council monitors and debates government policy but has no power of veto. While Abu Dhabi is the centre of federal government activities, most ministerial departments also maintain offices in Dubai.

International Relations

The UAE became a member of the United Nations and the Arab League in 1971. It is a member of the International Monetary Fund, the Organisation of Petroleum Exporting Countries (OPEC), The World Trade Organisation and other international and Arab organisations, including the Arab Gulf Cooperation Council (AGCC), whose other members are Saudi Arabia, Kuwait, Bahrain, Qatar and Oman. In its foreign relations, the UAE's stance is one of non-alignment but it is committed to the support of Arab unity.

Economic Policy

In matters unrelated to diplomacy and defence, each emirate enjoys considerable autonomy in managing its own affairs. In business, the Government of Dubai is committed to liberal, free-market policies and to the creation of a business environment conducive to commercial activity. This approach is well illustrated by the incentives available to investors in the Jebel Ali and Dubai Airport Free Zones and by the continuing high level of public sector investment in the infrastructure.



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DUBAI'S IMPORTS BY VALUE - TOP 20 COUNTRIES OF ORIGIN (during 1997)

Ranking	Country	Value
1997 (1996)		Dhs ('000) US\$ ('000)
1 (1)	USA	7,388,641 2,013,254
2 (2)	China	6,608,450 1,800,668
3 (3)	Japan	6,164,468 1,679,692
4 (4)	United Kingdom	5,510,430 1,501,480
5 (6)	South Korea	4,173,449 1,137,180
6 (5)	India	3,913,484 1,066,344
7 (7)	Germany	3,758,318 1,024,065
8 (9)	Taiwan	2,634,912 717,960
9 (8)	Italy	2,513,114 684,772
10 (10)	Indonesia	2,209,589 602,068
11 (11)	France	1,843,380 502,283
12 (12)	Thailand	1,490,115 406,026
13 (14)	Australia	1,318,855 359,361
14 (15)	Iran	1,107,786 301,849
15 (13)	Malaysia	1,055,640 287,640
16 (17)	Netherlands	916,527 249,735
17 (16)	Jebel Ali Free Zone	834,973 227,513
18 (18)	Pakistan	800,258 218,054
19 (23)	Belgium	679,925 185,266
20 (21)	Spain	679,249 185,081

Source: Department of Ports and Customs

DUBAI GROSS DOMESTIC PRODUCT AT FACTOR COST BY ECONOMIC SECTORS 1988 - 1998

(Values in Dirhams Millions and US Dollars Millions at Current Prices)

Year	Crude Oil Sector	Non-Oil Sector	Total	Oil/Non-Oil
	Value	Value	Value	Ratio
	% Change	% Change	% Change	% Change
1988	Dh 6,469 \$ 1,763	Dh 16,358 \$ 4,457	Dh 22,827 \$ 6,220	0.0
1989	Dh 7,749 \$ 2,111	Dh 18,129 \$ 4,940	Dh 25,878 \$ 7,051	13.4
1990	Dh 10,070 \$ 2,744	Dh 18,908 \$ 5,152	Dh 28,978 \$ 7,896	12.0
1991	Dh 8,337 \$ 2,272	Dh 20,381 \$ 5,553	Dh 28,718 \$ 7,825	-0.9
1992	Dh 8,394 \$ 2,287	Dh 22,335 \$ 6,086	Dh 30,729 \$ 8,373	7.0
1993	Dh 6,567 \$ 1,789	Dh 25,378 \$ 6,915	Dh 31,945 \$ 8,704	4.0
1994	Dh 6,238 \$ 1,700	Dh 30,573 \$ 8,331	Dh 36,811 \$ 10,030	15.2
1995	Dh 7,234 \$ 1,971	Dh 34,016 \$ 9,269	Dh 41,250 \$ 11,240	12.1
1996	Dh 6,574 \$ 1,791	Dh 38,170 \$ 9,269	Dh 44,744 \$ 12,192	8.5
1997	Dh 5,634 \$ 1,535	Dh 40,710 \$ 11,093	Dh 46,344 \$ 12,628	3.6
1998*	Dh 4,000 \$ 1,090	Dh 43,419 \$ 11,831	Dh 47,419 \$ 12,921	2.3

* Adjusted / Preliminary

Source: Department of Economic Development

ECONOMIC FACTS AND FIGURES

DUBAI'S RE-EXPORTS BY VALUE —

Ranking	Country	Value	1997 ('96)
1 (1)	Iran	3,236,706	881,936
2 (2)	India	1,240,039	337,885
3 (3)	Saudi Arabia	792,525	215,952
4 (5)	Kuwait	781,571	212,962
5 (4)	Afghanistan	568,519	154,910
6 (6)	Azerbaijan	527,352	143,693
7 (8)	Turkey	526,311	143,409
8 (9)	Pakistan	498,146	135,735
9 (21)	USA	421,110	114,744
10 (13)	Yemen	408,294	111,252
11 (7)	Russia	406,707	110,819
12 (10)	Qatar	398,207	108,503
13 (12)	Libya	352,707	96,105
14 (11)	Oman	342,075	93,208
15 (22)	Jebel Ali Free Zone	305,573	83,262
16 (25)	United Kingdom	293,851	80,068
17 (20)	Somalia	264,938	72,190
18 (14)	Hong Kong	255,273	69,557
19 (28)	Ukraine	253,480	69,068
20 (18)	Singapore	249,747	68,051

DUBAI'S EXPORTS BY VALUE -

Ranking	Country	Value	1997 ('96)
1 (1)	Japan	818,683	223,074
2 (2)	Taiwan	415,695	113,268
3 (6)	United Kingdom	315,958	86,092
4 (3)	USA	305,059	83,122
5 (5)	South Korea	279,851	76,254
6 (4)	India	264,496	72,070
7 (9)	Thailand	177,105	48,257
8 (18)	Indonesia	173,542	47,287
9 (10)	Germany	156,658	42,686
10 (7)	Oman	150,719	41,068
11 (11)	Belgium	145,923	39,761
12 (12)	Bahrain	140,340	38,240
13 (13)	Kuwait	139,442	37,995
14 (17)	Yemen	126,054	34,347
15 (20)	Malaysia	125,847	34,291
16 (14)	Pakistan	104,581	28,496
17 (19)	Singapore	99,288	27,054
18 (22)	Hong Kong	97,199	26,485
19 (15)	Saudi Arabia	95,963	26,148
20 (16)	Netherlands	94,064	25,631

Source: Department of Ports and Customs

(during 1997)

DUBAI'S NON-OIL FOREIGN TRADE

(Values in Dirhams Millions and US Dollars Millions) 1987-1997

Year	Imports	Value % Change	Exports	Value % Change	Re-exports	Value % Change	Total	Value % Change
1987	Dh 18,872	14.72	Dh 1,319	7.25	Dh 5,240	51.36	Dh 25,431	19.96
1988	Dh 22,474	19.09	Dh 1,725	7.25	Dh 5,086	-2.94	Dh 29,285	15.15
1989	Dh 27,046	20.34	Dh 2,082	7.25	Dh 6,514	28.08	Dh 35,642	21.71
1990	Dh 31,041	14.77	Dh 2,296	7.25	Dh 7,603	16.72	Dh 40,940	14.86
1991	Dh 38,111	22.78	Dh 2,785	21.30	Dh 7,526	-1.01	Dh 48,422	18.28
1992	Dh 47,547	24.76	Dh 3,302	18.55	Dh 9,000	19.59	Dh 59,849	23.69
1993	Dh 50,532	6.28	Dh 3,541	7.25	Dh 10,278	14.20	Dh 64,351	7.51
1994	Dh 52,230	3.36	Dh 3,273	-7.57	Dh 10,670	3.81	Dh 66,173	2.83
1995	Dh 54,638	4.61	Dh 4,686	43.17	Dh 13,069	22.48	Dh 72,393	9.40
1996	Dh 61,795	13.10	Dh 4,213	-10.09	Dh 16,120	23.35	Dh 82,128	13.45
1997	Dh 63,726	3.12	Dh 5,473	29.91	Dh 16,647	3.27	Dh 85,846	4.53
	\$ 17,364		\$ 1,491		\$ 4,536		\$ 23,391	
	\$ 16,838		\$ 1,148		\$ 4,392		\$ 22,378	
	\$ 14,888		\$ 1,277		\$ 3,561		\$ 19,726	
	\$ 14,232		\$ 892		\$ 2,907		\$ 18,031	
	\$ 13,769		\$ 965		\$ 2,801		\$ 17,534	
	\$ 12,955		\$ 900		\$ 2,452		\$ 16,308	
	\$ 10,384		\$ 759		\$ 2,051		\$ 13,194	
	\$ 8,458		\$ 626		\$ 2,072		\$ 11,155	
	\$ 7,369		\$ 567		\$ 1,775		\$ 9,712	
	\$ 6,124		\$ 470		\$ 1,386		\$ 7,980	
	\$ 5,142		\$ 359		\$ 1,428		\$ 6,929	
	Dh 18,872		Dh 1,319		Dh 5,240		Dh 25,431	
	Value % Change		Value % Change		Value % Change		Value % Change	



YOUR WORLD OF FINANCIAL SERVICES

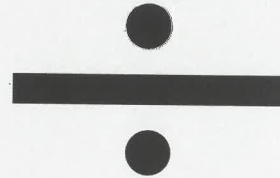


Azerbaijan (994-12) 970808 • Bahrain (973) 224555 • Jordan (962-6) 5607471 • Lebanon (961-1) 203156/61 • Oman (968) 79920/7 • Palestinian Autonomous Area (972-2) 2987802/3 • Qatar (974) 335222 • Switzerland (41-22) 8180511 • UAE 800 4440 (in the UAE) or (971-4) 2288005 (outside UAE) • U.K. (44-171) 506 5600.

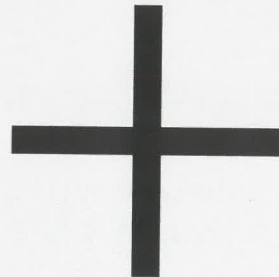
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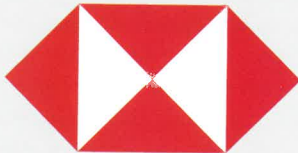
Divide



Plus



Multiply



Minus





TRADING WITH DUBAI

Direct trade

International manufacturers and exporters may conduct business with Dubai by concluding transactions directly with importers and traders who are already established in the market.

This type of arms-length arrangement may be suitable for low volume trade. However, for an ongoing business relationship, overseas

companies may want to consider a more permanent form of representation.

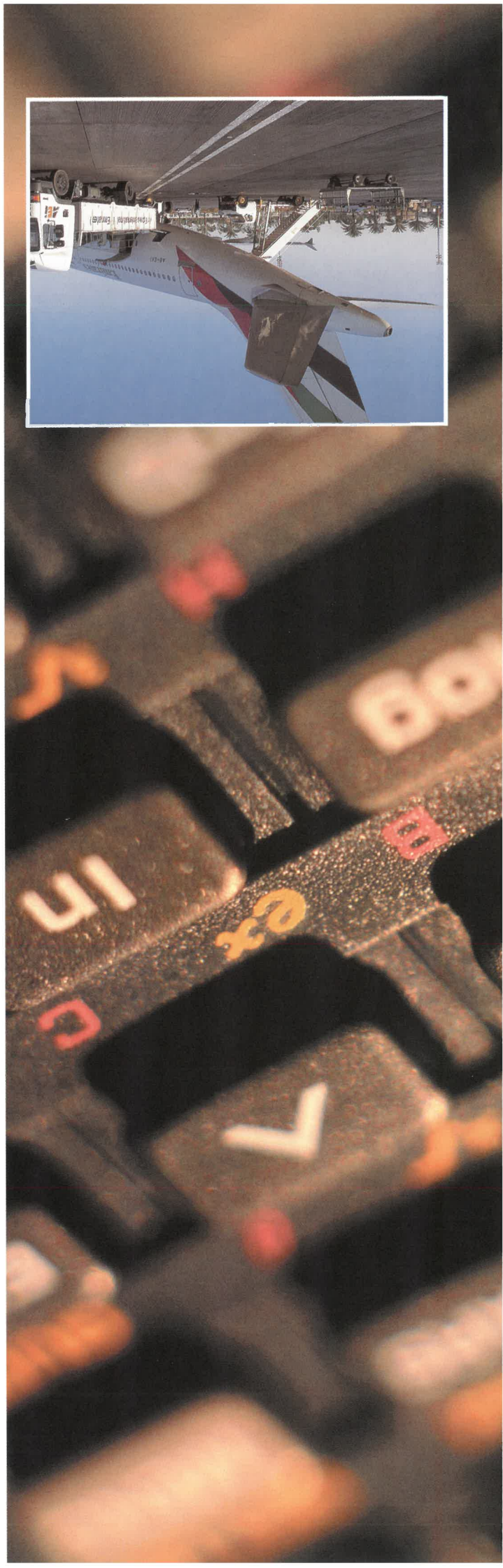
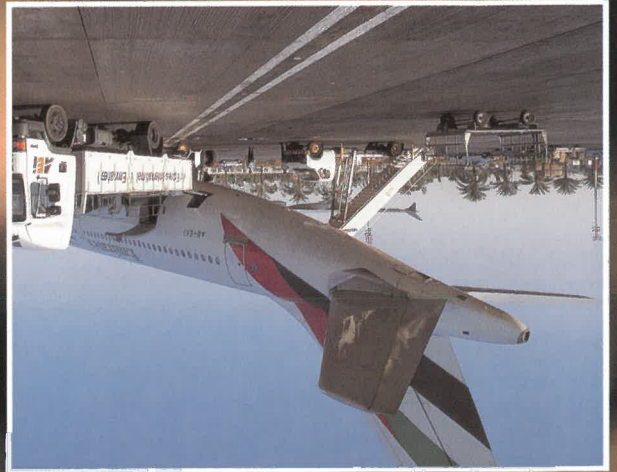
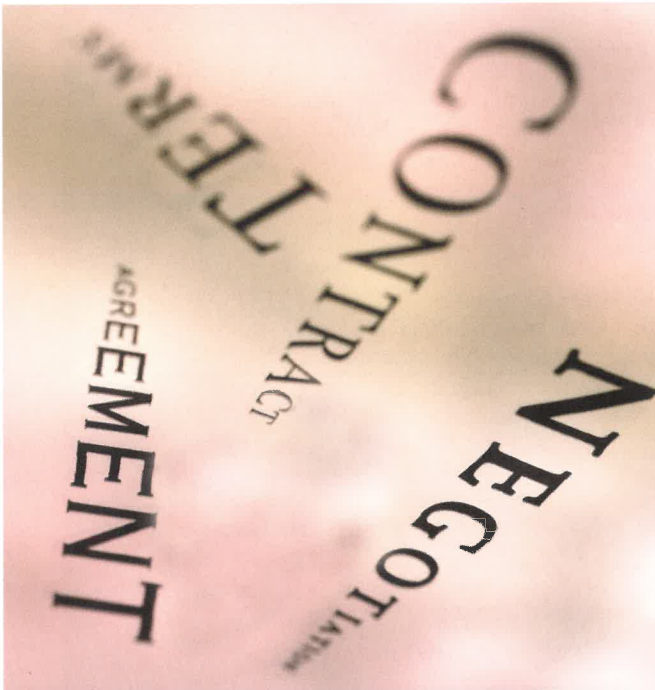
Commercial agencies

A foreign company wishing to supply goods and services from abroad, but without establishing a physical presence in Dubai, may find it advantageous to appoint a commercial agent. The main provision of the Federal Commercial Agency Law No. 18 of 1981 as amended by Law No. 14 of 1988, is that an agent must be a UAE national, or a company 100 per cent owned by UAE nationals. A commercial agent may not carry out activities in the UAE unless its name is entered in the Commercial Agency Registry maintained at the Ministry of Economy and Commerce. The procedures and conditions for such an appointment are as follows:

- A commercial agency agreement should be drawn up specifying the products and territories to be covered by the contract
- The agreement should be signed by both parties (principal and agent) and, if signed in Dubai, legalised before a Court Notary Public. The agreement should then be translated into Arabic by a sworn translator licensed to operate within the UAE. The services of sworn translators are readily available in Dubai



- If the agency agreement is signed outside the UAE:
 - it must be authenticated by a local notary public
 - the local Ministry of Foreign Affairs must then certify and authenticate the signature and seal of the notary public
 - the agency agreement must be certified by the UAE Embassy or Consulate or, where none exists, the Embassy of any other Arab country
 - when the documents arrive in the UAE they should be taken to the Foreign Ministry, so that the stamp of the UAE Embassy or Consulate may be authenticated, and translated into Arabic by a sworn translator licensed to operate within the UAE
 - The agency should be registered at the Federal Ministry of Economy and Commerce
 - Principals may seek the services of a sole agent in the UAE or may appoint a commercial agent in each emirate or for each product. In practice, many overseas companies appoint several agents to cover different defined areas of the country. A commercial agent is entitled to territorial exclusivity and, as such, will receive infringing commissions on transactions concluded by the principal himself or through others within the agent's area of activity
 - Although the term of the agreement may be limited to a specified period, it is not permissible for a principal to terminate an agency agreement without the agent's approval, except for reasons seen as valid by the Commercial Agencies Committee of the Ministry of Economy and Commerce. In the absence of any justifiable reason, the failure to renew an agreement may entail compensation to the former agent. Clearly, therefore, great care should be taken in the initial selection of an agent
 - In certain cases, an agent with rights to the entire UAE appoints distributors in the other emirates or may enter into a joint venture or partnership with a national of a neighbouring emirate



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Dubai: Tel: 4-3314035 Fax: 4-331499 Sharjah: Tel: 6-5724820 Fax: 6-5724751
Egypt: Tel: 2-3032229/3030701 Fax: 2-3032228
Saudi Arabia: Al-Khobar: Tel: 3-8571055 Fax: 3-8579831 Jeddah: Tel: 2-6671040 Fax: 2-6672129
Riyadh: Tel: 1-4776272 Fax: 1-4776352

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SETTING UP BUSINESS IN DUBAI

In the UAE, economic activity is regulated by individual emirates as well as by the Federal Government. In Dubai, the authorities have deliberately sought to create an environment which is well ordered without being unduly restrictive. As a result, Dubai offers businesses operating conditions that are among the most liberal and attractive in the region.

There are many options open to international companies seeking to establish a business relationship with Dubai. Apart from forming a trading relationship, many companies find that there are distinct advantages in having an on-the-spot presence in order to research market prospects, make contacts, liaise with customers, and see through the details of any transactions and orders secured.

Having such a presence can have considerable business advantages in the Middle East. Businessmen in the region prefer to deal with someone they know and trust, and personal relationships are much more important to doing business in the Arab world than they are in western Europe or America. Also, the buying patterns of some countries served by Dubai tend to be unpredictable, creating a need for first class market intelligence and information.

Licensing

The basic requirement for all business activity in Dubai is one of the following three categories of licence:

- Commercial licences covering all kinds of trading activity
- Professional licences covering professions, services, craftsmen and artisans
- Industrial licences for establishing industrial or manufacturing activity

These licences are issued by the Dubai Department of Economic Development (with the exception of licences for hotels and other tourism-related businesses which are issued by the Department of Tourism and Commerce Marketing.) Also, licences for some categories of business require approval from certain institutions from the Central Bank of the UAE; insurance companies and related agencies from the Ministry of Economy and Commerce; manufacturing from the Ministry of Finance and Industry; and pharmaceutical and medical products from the Ministry of Health.

More detailed procedures apply to businesses engaged in oil or gas production and related industries.

In general, all commercial and industrial businesses in Dubai should be registered with the Dubai Chamber of Commerce and Industry.

Ownership Requirements

Fifty-one per cent participation by UAE nationals is the general requirement for all UAE established companies except:





- Where the law requires 100 per cent local ownership
- In the Jebel Ali and Dubai Airport Free Zones
- In activities open to 100 per cent AGCC ownership
- Where wholly owned AGCC companies enter into partnership with UAE nationals
- In respect of foreign companies registering branches or a representative office in Dubai
- In professional or artisan companies where 100 per cent foreign ownership is permitted

Legal Structures for Business

Federal Law No. 8 of 1984, as amended by Federal Law No. 13 of 1988 — The Commercial Companies Law — and its by-laws govern the operations of foreign business. In broad terms the provisions of these regulations are as follows:

Federal law stipulates a total local equity of not less than 51 per cent in any commercial company and defines seven categories of business organisation which can be established in the UAE. It sets out the requirements in terms of shareholders, directors, minimum capital levels and incorporation procedures. It further lays down provisions governing conversion, merger and dissolution of companies.

The seven categories of business organisation defined by the law are:

- General partnership company
- Partnership-en-commandam
- Joint venture company
- Public shareholding company
- Private shareholding company
- Limited liability company
- Share partnership company

Partnerships

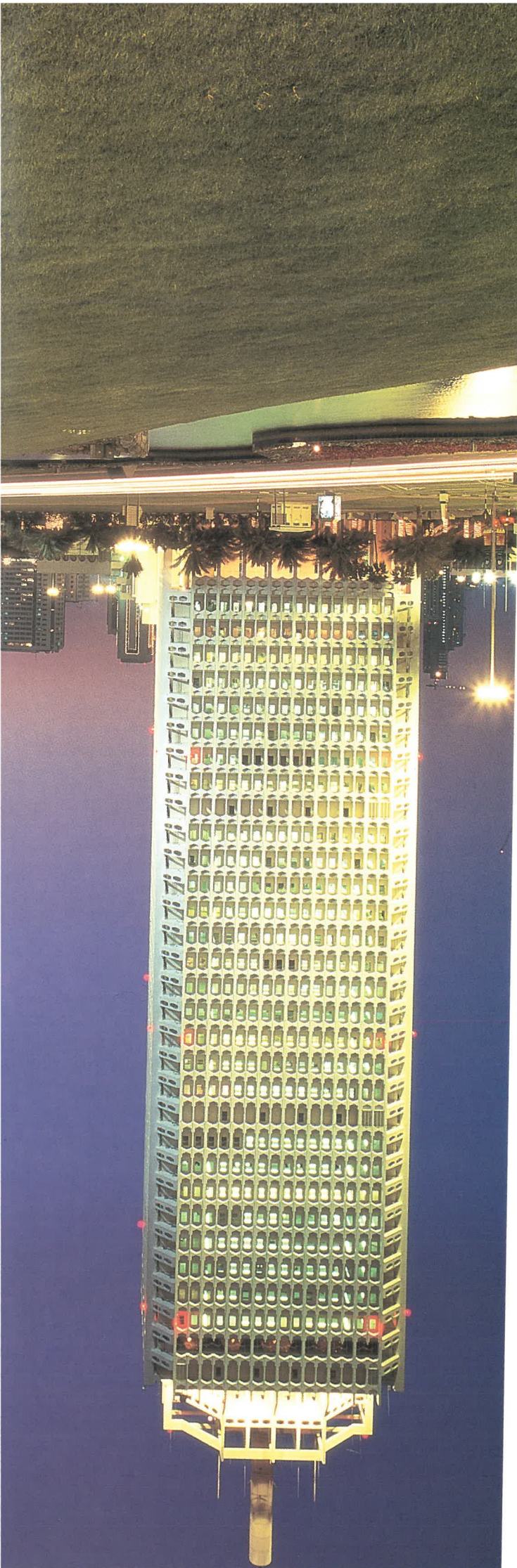
General partnership companies are limited to UAE nationals only. The Dubai government does not presently encourage the establishment of partnership-en-commandam and share partnership companies.

Joint venture companies

A joint venture is a contractual agreement between a foreign party and a local party licensed to engage in the desired activity. The local equity participation in the joint venture must be at least 51 per cent, but the profit and loss distribution can be prescribed. There is no need to license the joint venture or publish the agreement. The foreign partner deals with third parties under the name of the local partner who (unless the agreement is publicised) bears all liability. In practice, joint ventures are seen as offering a suitable structure for companies working together on specific projects.

Public and private shareholding companies

The law stipulates that companies engaged in banking, insurance, or financial activities should be run as public shareholding companies. Foreign banks, insurance and financial companies, however, can establish a presence in Dubai by opening a branch or representative office. Shareholding companies are suitable primarily for large projects or operations, since the minimum capital required is Dh 10 million (US\$ 2.725 million) for a public company, and Dh 2 million





(US\$ 0.545 million) for a private shareholding company. The chairman and majority of directors must be UAE nationals and there is less flexibility of profit distribution than is permissible in the case of limited liability companies.

Limited liability companies

A limited liability company can be formed by a minimum of two and a maximum of 50 persons whose liability is limited to their shares in the company's capital. Such companies are recognised as offering a suitable structure for organisations interested in developing a long term relationship in the local market.

In Dubai, the minimum capital is currently Dh 300,000 (US\$ 82,000), not exceed 49 per cent, profit and loss distribution can be prescribed. Responsibility for the management of a limited liability company can be vested in the foreign or national partners or a third party. The following steps are required in establishing a limited liability company in Dubai:

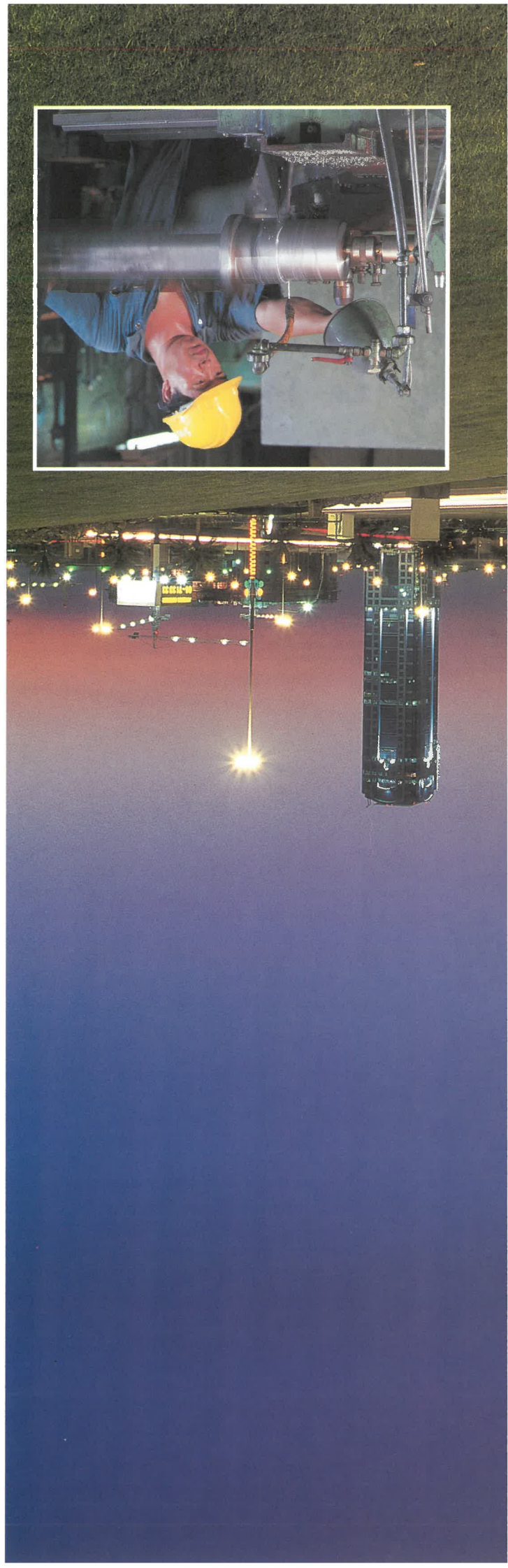
- Select a commercial name for the company and have it approved by the Licensing Department of the Department of Economic Development
- Draw up the company's Memorandum of Association and have it notarised by a Notary Public in the Dubai Courts
- Seek approval from the Department of Economic Development and apply for entry in the Commercial Register

Once approval is granted, the company will be entered in the Commercial Register and have its Memorandum of Association published in the Ministry of Economy and Commerce's Bulletin. The licence will then be issued by the Department of Economic Development. The company should then be registered with the Dubai Chamber of Commerce and Industry.

Branches and representative offices of foreign companies

The Commercial Companies Law covers the formation and regulation of branches and representative offices of foreign companies in the UAE and stipulates that they may be 100 per cent foreign owned, provided a local agent is appointed. Only UAE nationals or companies 100 per cent owned by UAE nationals may be appointed as local agents (which should not be confused with the term commercial agent). Local agents — also often referred to as sponsors — are not involved in the operations of the company but assist in obtaining visas, labour cards, etc. and are paid a lump sum and/or a percentage of profits or turnover. To establish a branch or representative office in Dubai, a foreign company should proceed as follows:

- 1) Apply for a licence from the Ministry of Economy and Commerce, submitting an agency agreement with a UAE national or 100 per cent UAE owned company. Before issuing the licence, the Ministry will:
 - i) Forward the application to the Department of Economic Development to obtain the approval of the Dubai Government
 - ii) Forward the application specifying the activity that the office or branch will be authorised to undertake in the UAE, to the





Federal Foreign Companies Committee for approval

Once this has been done, the Ministry of Economy and Commerce will issue the required Ministerial licence, specifying the activity to be practised by the foreign company

2) The branch or office should be entered in the Department of Economic Development's Commercial Register, and the required licence will be issued

3) The branch or office should also be entered in the Foreign Companies Register of the Ministry of Economy and Commerce

4) Finally, the branch or office should be registered with the Dubai Chamber of Commerce and Industry

Professional firms

In setting up a professional firm, 100 per cent foreign ownership, sole proprietorships or civil companies are permitted. Such firms may engage in professional or artisan activities but the number of staff members that may be employed is limited. A UAE national must be appointed as local service agent, but he has no direct involvement in the business and is paid a lump sum and/or percentage of profits or turnover. The role of the local service agent is to assist in obtaining licences, visas, labour cards, etc.

Schlüter Graf & Partner

Gesellschaft Bürgerlichen Rechts
Rechtsanwälte - Notare
Legal Consultants

Schlüter Graf & Partner are an association of lawyers, public notaries and legal consultants with law offices in **Dortmund / Germany and Dubai / United Arab Emirates.**

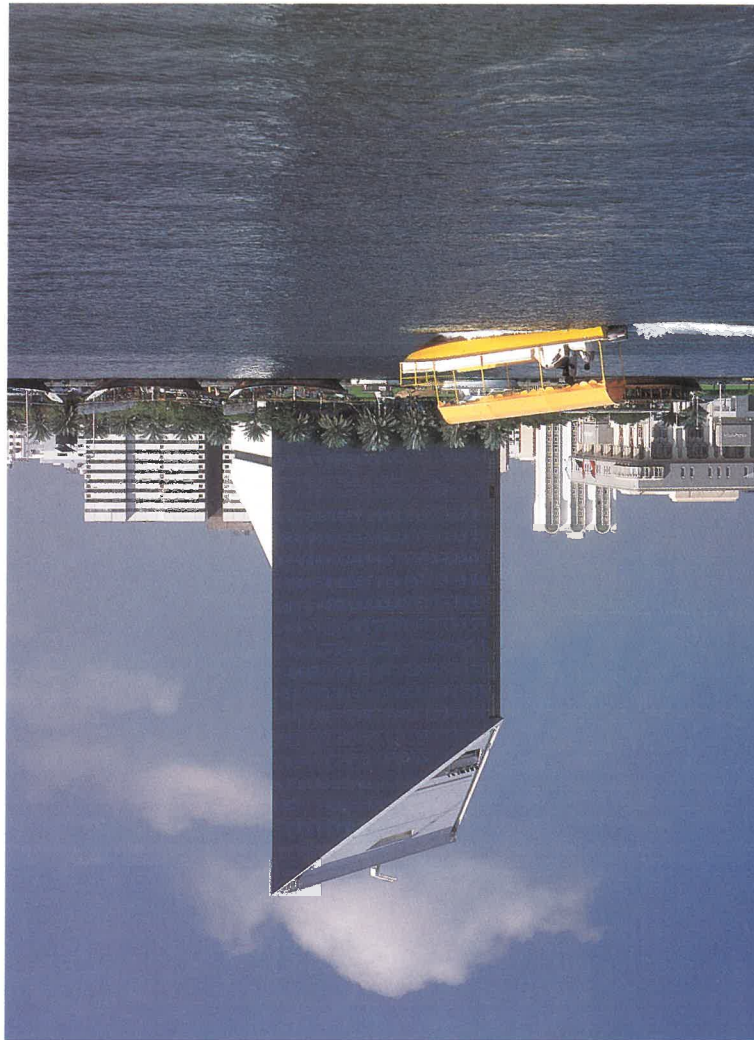
We advise and represent individual clients, medium sized and international corporations of all major industries on the laws of Germany, the UAE and the other Gulf countries. Schlüter Graf & Partner ensure complete cross-border legal advice for companies planning or doing business in the Middle East and/or Germany covering both international and domestic Arabic Law. The services of Schlüter Graf & Partner include:

- Developing, implementing and negotiating investment strategies
- Incorporation of companies, branches and representative offices (inside & outside the Free Zones)
- Governmental tenders and contracts
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- Civil/commercial transactions and tax matters

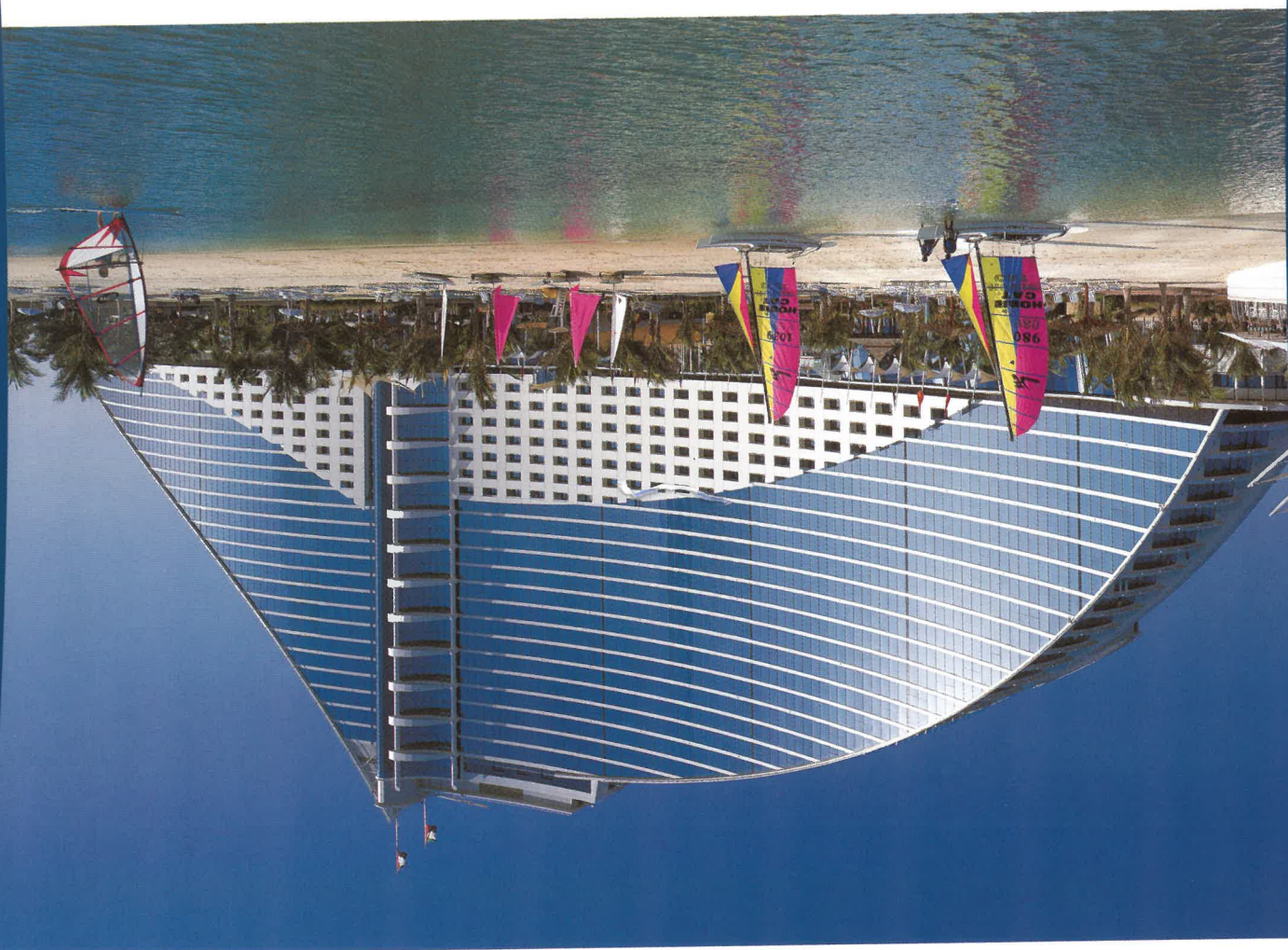
Our translation department provides translation, interpretation and correspondence in Arabic, English and German. Our service personnel handles official and economical inquiries/researches as well as legalisation of documents.

Law Office Dubai/UAE
Contact: Christoph Keimer/Jörg Seifert
Tel: 00971 - 4 - 3971119
Fax: 00971 - 4 - 3973869
E-mail: sgupartn@emirates.net.ae
P.O. Box 29337, Dubai/UAE

Law Office Dortmund/Germany
Contact: Peter Schlüter
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SETTING UP BUSINESS IN DUBAI'S FREE ZONES

Jebel Ali Free Zone, established in 1985, and the new Dubai Airport Free Zone have been set up with the specific purpose of facilitating investment. Accordingly, the procedures for investing in the zones are relatively simple.

While the Free Zones are designed to complement and contribute to Dubai's growth and development, their legal status is quite distinct. Companies operating there are treated as being offshore, or outside the UAE for legal purposes.

The option of setting up in the Free Zones is therefore most suitable for companies intending to use Dubai as a regional manufacturing or distribution base and where most or all of their turnover is going to be outside the UAE.

Free Zone Incentives

- 100 per cent foreign ownership
- Exemption from all import duties
- 100 per cent repatriation of capital and profits
- Freedom from corporate taxation, as applied throughout Dubai, with the added bonus of a renewable, 15-year guarantee in the Free Zone
- Abundant, inexpensive energy supply
- Simple and efficient recruitment procedures ensuring the availability of a competitive, skilled and experienced workforce
- A high level of administrative support from the free zone authorities

Licences

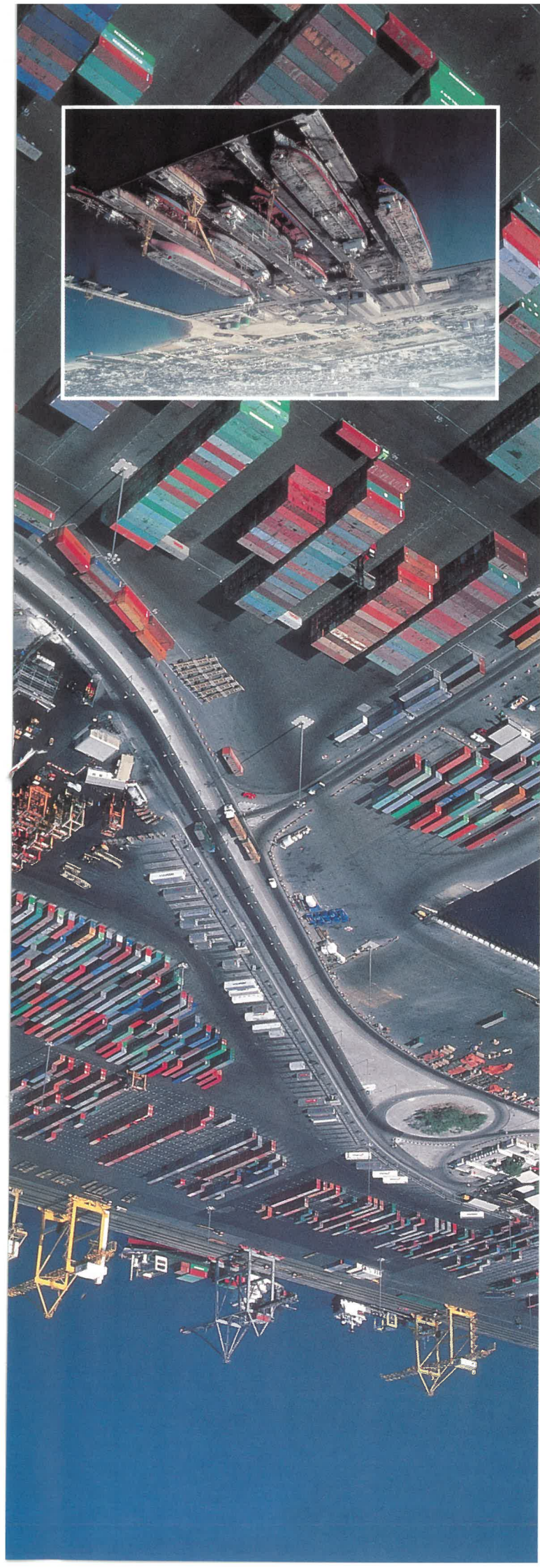
Companies approved for operation in Jebel Ali Free Zone or Dubai Airport Free Zone, are granted one of the following types of licence: Trading; Industrial; Service; or National Industrial. These licences are renewable annually for as long as the company holds a valid lease from either of the Free Zones.

Trading Licences will be granted to companies holding a valid licence issued by the Dubai Department of Economic Development or an equivalent authority in the UAE, and to companies incorporated outside the UAE. In each case, the permitted activities on the Free Zone licence must conform to those on the existing licence. Trading Licences are also issued to Free Zone Establishments (FZE).

Industrial Licences are issued to companies incorporated outside the UAE and to Free Zone Establishments.

Service Licences are granted only to companies holding a valid UAE licence.

National Industrial Licences are issued to industrial companies





registered within or outside the UAE, provided they meet the conditions of having at least 51 per cent AGCC equity and their local production accounts for at least 40 per cent value added. Such companies must obtain provisional approval from the UAE Ministry of Finance and Industry. A National Industrial Licence grants its holder the same rights as those of national and other AGCC companies, and products exported to AGCC states will be exempted from custom duties.

If a company wishes to practice more than one of the above mentioned activities, it must obtain a separate licence for each category of activity.

Companies holding a Free Zone licence are permitted to operate in the Jebel Ali or Dubai Airport Free Zones and outside the UAE. Operation within the UAE can be undertaken either by a commercial agent, representative, distributor, or the mother company licensed by the relevant UAE authority. Any company holding a Free Zone licence can itself purchase goods or services within the UAE.

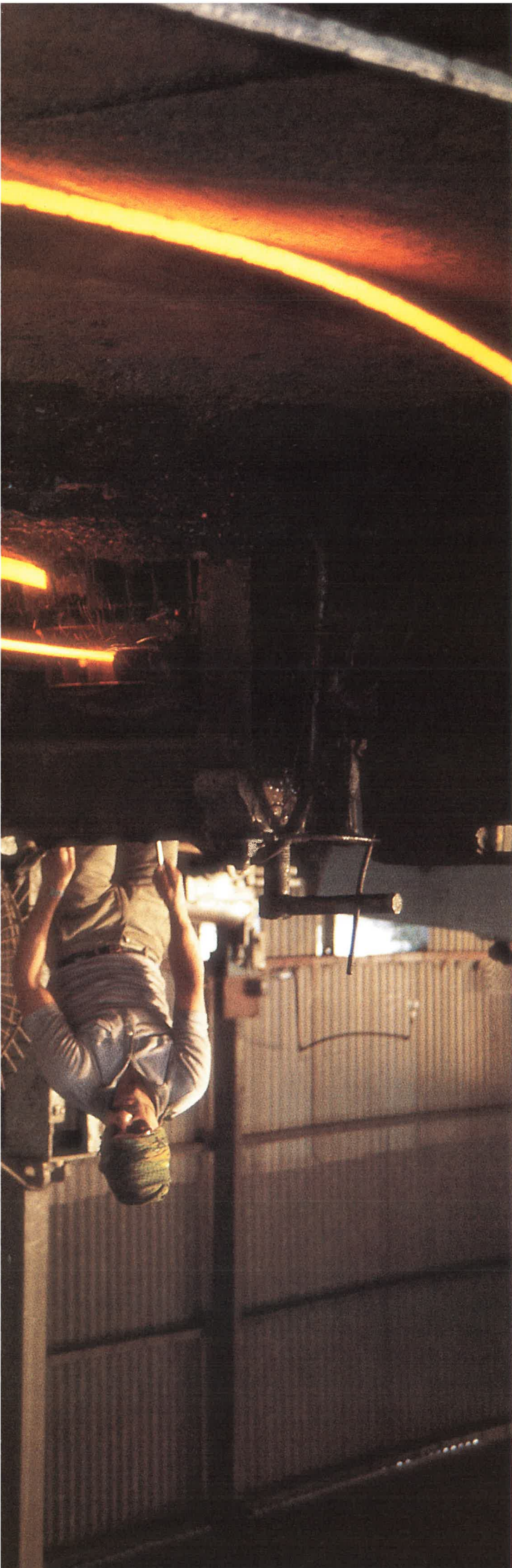
Setting up a branch of a foreign company

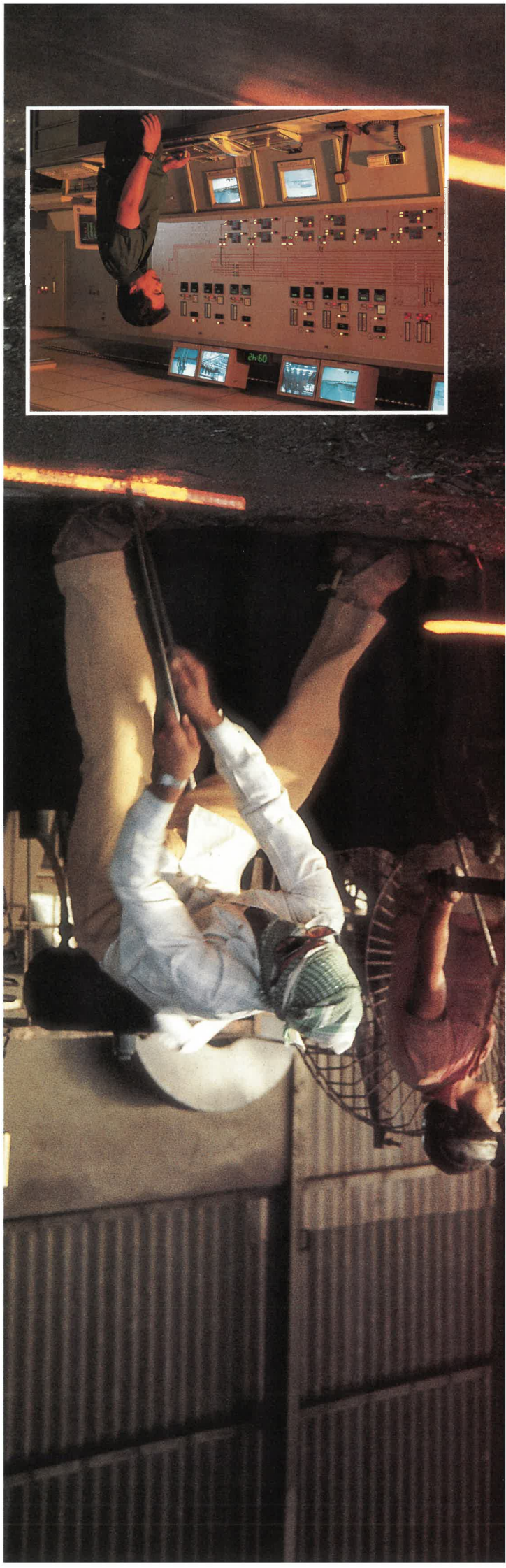
Any company wishing to set up a project in the Free Zones must first complete a simple questionnaire. From the information provided, the Jebel Ali Free Zone Authority or Department of Civil Aviation can make an initial assessment of whether the company's needs can be met.

After consideration of this questionnaire, the company will be provided with a licence application including an appendix with details of the documents required concerning the company's legal status. The application also contains information required for planning and a consumer request for electricity supply.

On receipt of these documents, the Free Zone authorities will consider the proposal. If provisional approval is given, the company will be asked to prepare and submit the documents called for in the appendix to the licence application.

After the checking of these documents, a meeting will be called to discuss and finalise the project details. If everything is satisfactory, the Free Zone authorities will issue conditional approval for the project. Thereafter, a lease agreement and, if required, a personnel secondment agreement will be prepared by the Free Zone authorities for signature by the company.





Setting up a Free Zone Establishment

At the time of signing, the applicant will be required to provide the insurance policies called for in the agreements and should pay the agreed rental and licence fees prior to collection of the licence.

If the company wishes the Free Zone authorities to sponsor employees on its behalf, applications for entry permits may be submitted once the licence has been issued. The bank guarantee called for in the personnel secondment agreement will be required at this stage together with visa charges.

If the company's project involves building a structure, detailed plans must be submitted after the lease has been signed. When the plans have been agreed, a building permit will be issued.

Administrative work, such as importing equipment or engaging labour for installation of equipment, may proceed in parallel with construction work. But application for entry permits for operatives to be sponsored by the Free Zone authorities will not normally be accepted until a completion certificate for the construction has been issued.

A Free Zone Establishment, or FZE, is an establishment formed and registered within the Free Zones and regulated solely by the Free Zone authorities.

Such establishments must have a capital of at least Dh 1 million, and liability will be limited to the amount of paid-up capital. A FZE need only have a single shareholder and is an independent legal entity.

Any company, organisation or individual wishing to form a Free Zone Establishment must submit a completed application to the Free Zone authorities. A decision on whether permission has been granted will be given within 30 days of receipt of the application and any other information and documentation required.

If permission is granted, the authorities will record all relevant details in the FZE Register and issue a Certificate of Formation. This will specify the date of registration, after which the FZE will be free to conduct any such business as is permitted in its licence.





DUBAI LEADS THE WAY



Dubai Internet City

HH General Sheikh Mohammed bin Rashid Al Maktoum announced that Dubai was to create the world's first Internet City, on the eve of the 1999 Gulf Information Technology Exhibition.

The announcement effectively means the creation of the world's first free trade zone for e-business, and has wide-ranging implications.

The Internet City's mission statement is: "To create an infrastructure, environment and attitude that will enable Internet-related enterprises to operate globally out of Dubai with significant competitive advantages."

Dubai Internet City will offer an attractive set of benefits, including 100 per cent foreign ownership and tax exemptions on both corporate and personal incomes. Companies will be able to get land on 50-year, renewable leases and can choose either to build their own offices or move into ready-to-operate premises.

The aim is to facilitate immediate commencement of business operations for companies moving to the city, so there will be a 'single window' for all government clearances, including those related to trade licences and work permits.

Dubai Internet City will also be home to the world's first Internet University, which will offer international-calibre courses in areas like e-business, e-finance, e-marketing, multimedia, e-design and e-management.

The city will also have a R&D centre for new technology initiatives and a state-of-the-art science and technology park that will support all residential enterprises.

Permanent exhibition and display facilities will ensure that Dubai Internet City becomes a frequently-visited destination for all leading-edge companies.



The Government of Dubai has already initiated endeavours in content development and is in the process of developing a portal site and an e-commerce enabled site.

Dubai Business Channel

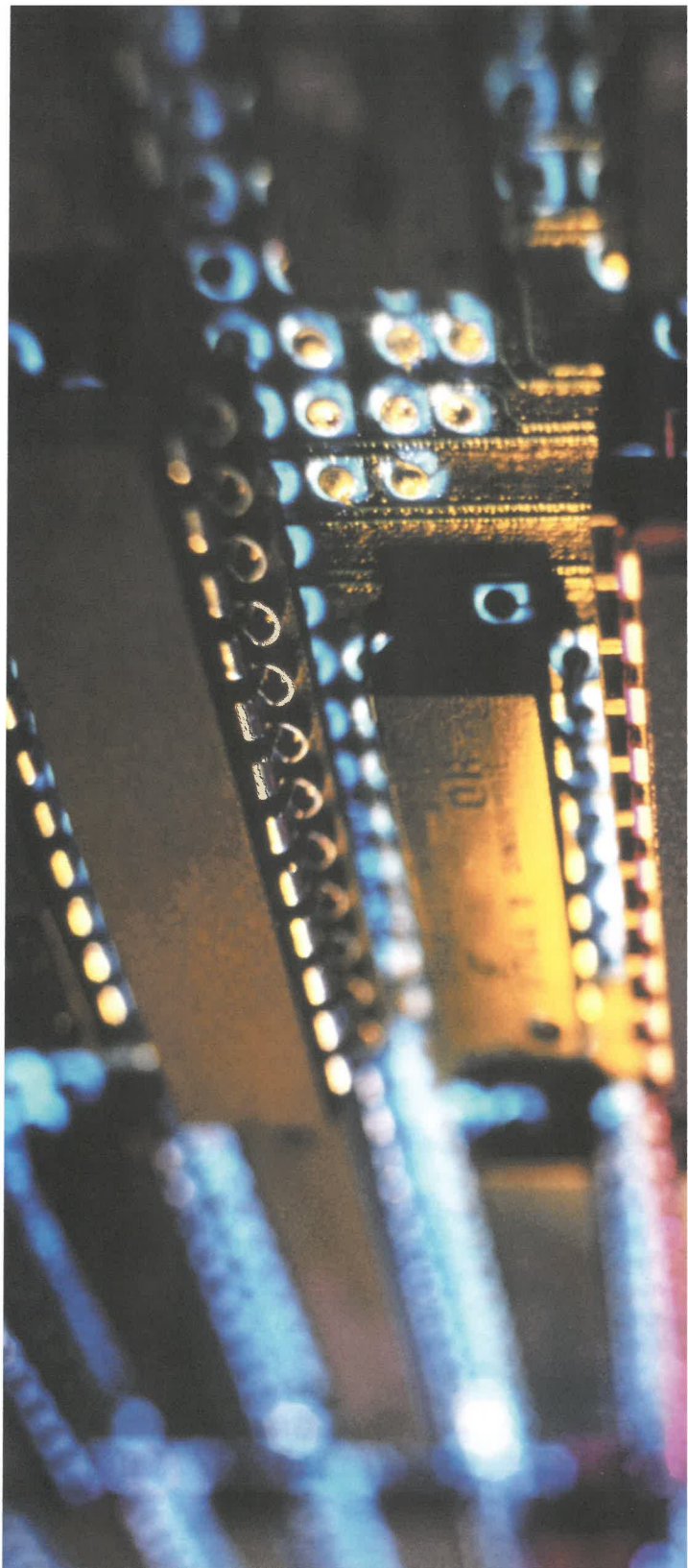
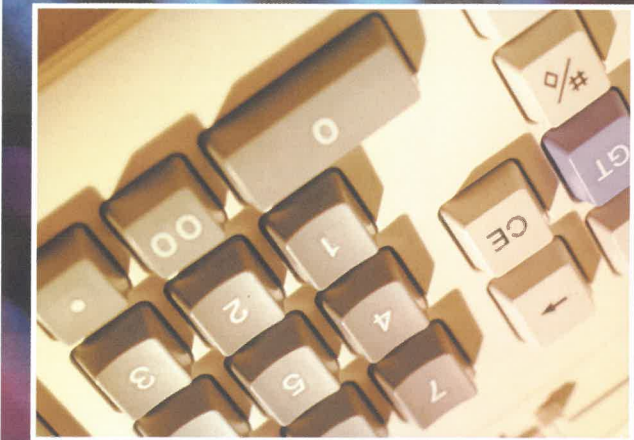
Launched on November 1, the new Business Channel from Emirates Dubai Television (EDTV) offers the international and Middle East business communities a unique new information resource.

A dedicated, free-to-air, satellite channel, the Business Channel has the aim of providing economic and financial information and analysis of international and regional business news.

Broadcast in English and Arabic, it offers a balance of international and Middle East business and world news, with up to the minute financial reports, market information and currency movements. In addition, it will provide in-depth coverage of industries of local importance, such as oil, gas and shipping.

State-of-the-art technology in its multi-channel digital transmission means that the station can broadcast the very latest pictures from around the world from its 23 external satellite feeds.

The Business Channel has also joined forces with some of the world's leading business and financial news providers, including AFX, Reuters Financial News Service and the UK's *Financial Times*. Business news from the Middle East region is being compiled by a team of 30 journalists involved in the programme.



Apollo HeartScan

60 Second Heart Check Of A Lifetime

Apollo HeartScan, is a pioneering idea from the founders of Apollo Group Hospitals, India, a corporate medical facility of international standards. To date, Apollo Hospitals have done as many as 1,00,000 heart procedures. The success rate of the surgeries is a phenomenal 98.5% equal only to the world's best hospitals.

Apollo is a highly respected name in the international healthcare community of doctors, specialists and hospitals. Apollo Heart hospitals technologies and

techniques have revolutionised the heart care scenario of India for the last 16 years, and the Government of India has recognised Apollo Hospitals, Madras, as a Centre of Excellence. With over 50 super specialty facilities, Apollo Group is always on the look out for newer technologies to facilitate better, quicker, comfortable and more effective patient care.

What's Apollo HeartScan?

Apollo HeartScan is the ideal screening test for complete reassurance and is far more effective than any other non-invasive technique. Apollo HeartScan can detect heart disease at its earliest and most treatable stage. The procedure is cheap, fast and non-invasive and can effectively save lives. All that the patient has to do is lie on a table for 60 seconds with a doughnut-shaped scanner surrounding his chest.

Why Apollo HeartScan?

As Dr Bruce Brundage, Chief of Cardiology at Harbour, UCLA Medical Centre said, "We've learned that, unfortunately not everybody has a natural history, many people never develop so much plaque that their artery is obstructed. Instead, they grow a thinner layer of plaque. Then one day without warning, a section of the plaque will crack, a blood clot will form and the person will have a heart attack. As physicians, we have all seen people who had normal stress tests and the days or weeks later had a heart attack and died." Of the heart patients, nearly 30% do not have obvious risk factors such as high blood pressure, high cholesterol levels, diabetes, or a family history of heart disease. In fact, only a minority of patients have high cholesterol levels, a clear-cut risk. Sergei Glinkov, a two-time Olympic gold medal skater who collapsed and died of a heart attack had a family history at the University of Pennsylvania, remarked that he often met youngsters who, like Glinkov, had a father who died young due to heart disease and were frightened that they too would share the fate.

Apollo HeartScan for Healthy Hearts:

Other non-invasive technologies like stress-ECG, stress-thallium or stress-echocardiography can diagnose heart disease only when the degree of coronary artery occlusion in the patient is at least 60%. Apollo HeartScan can detect plaque accurately even when there is only minimal coronary artery narrowing: early enough for a doctor to effectively treat in case of a problem, and extremely reassuring for those who find that nothing is wrong.

Apollo HeartScan - Highlights:

- **Modern:** Latest technology for non-invasive diagnosis of heart disease
- **Quick:** 60 seconds procedure and does not need hospital stay
- **Inexpensive:** Costs only 20% as that of invasive procedures
- **No discomfort**
- **Early detection:** Even when the plaque is minimal, accurate detection is facilitated
- **Risk-free:** Compared to invasive procedures, no risk to life.

If you tick yes for any three of these risk factors, your heart needs a check.

Risk Factor 1: You are a male over 35/female over - 45

Risk Factor 2: A family history of heart disease

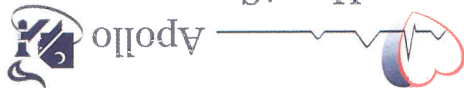
Risk Factor 3: High Cholesterol

Risk Factor 4: Hypertension

Risk Factor 5: Diabetes

Risk Factor 6: You are a smoker

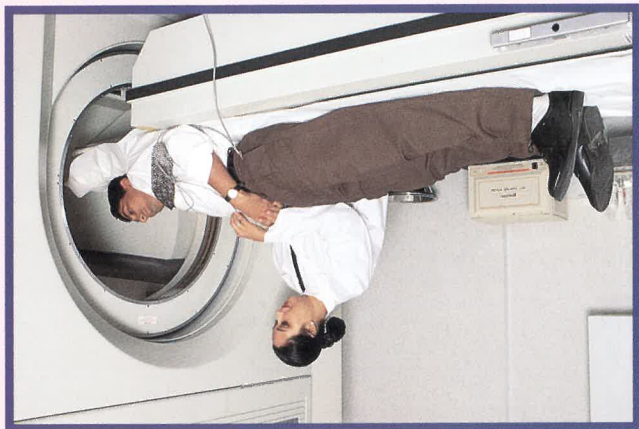
Risk Factor 7: Overweight



Al Khaleej HeartScan & Medical Centre

Al Khaimah Building, Al Itihad Road, Deira

PO Box 35517, Dubai, UAE, Tel: (+971) 4-2940786, Fax: (+971) 4-2940787
E-mail: apollo@eta-ascon.com Website: www.eta-ascon.com/heartscan





EMPLOYMENT REGULATIONS

LABOUR LAW

Administered by the Federal Ministry of Labour and Social Affairs, labour law in the UAE is loosely based on the International Labour Organisation's model. UAE Law No. 8 of 1980, as amended by Law No. 12 of 1986 (the Labour Law), governs most aspects of employer/employee relations, such as hours of work, leave, termination rights, medical benefits and repatriation. The Labour Law is protective of employees in general and overrides conflicting contractual provisions agreed under another jurisdiction, unless they are beneficial to the employee.

The Ministry issues a model form of labour contract in Arabic which is widely used, but other forms of contract are enforceable, provided they comply with the Labour Law. End of contract gratuity is equivalent to 21 days pay for every year of the first five years of service and 30 days for every year thereafter. The total gratuity should not exceed two years' wages. Employees are entitled to pro-rated amounts for service periods of less than a full year, provided they have completed one year in continuous service.

Trade unions do not exist. In the case of a dispute between employer and employee, or in interpretation of the Labour Law, the Ministry of Labour and Social Affairs will initially act as an adjudicator. If a party wishes to appeal any such decision, it can take its case to court. Strikes and lockouts are forbidden.

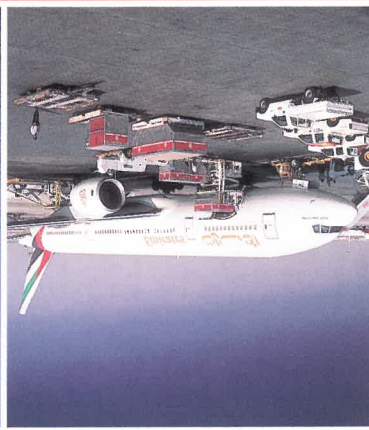
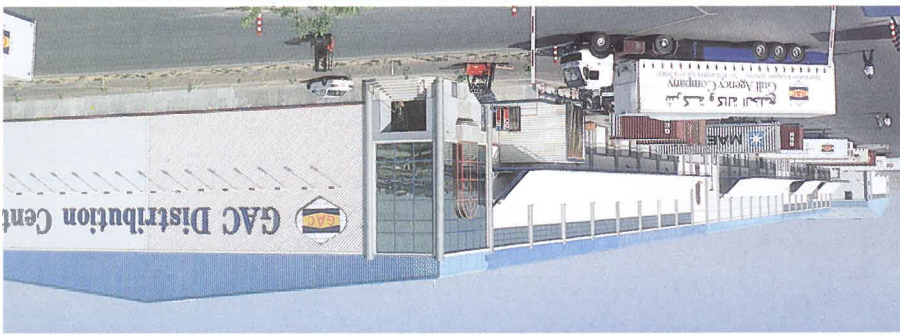
WORKING HOURS AND HOLIDAYS

The normal maximum working hours are eight per day or 48 per week. However, these hours may be increased to nine daily for people working in the retail trade, hotels, restaurants and other such establishments. Similarly, daily working hours may be reduced for difficult or dangerous jobs. Many businesses work on a two-shift system (for example, 8.00am-1.00pm and 4.00pm-7.00pm). As in all Muslim countries, Friday is the weekly day of rest.

In practice, commercial and professional firms work 40-45 hours a week and government ministries about 35. The weekend for office workers has traditionally been Thursday afternoon and Friday (for government office workers, Thursday and Friday), but a number of organisations have changed to a five-day week with Friday and Saturday as the weekend. During the Muslim holy month of Ramadan, normal working hours are reduced by two hours per day. There are 10 days of public holidays (paid) in any year. The employee's annual leave is two days for every month if his or her service is more than six months and less than a year. In every completed year of service after the first, an employee is entitled to 30 days annual paid leave. This is in addition to public holidays, maternity leave for women and sick leave. Overtime is used extensively and additional pay is required for manual and lower ranking staff.



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OTHER BUSINESS RULES AND CONDITIONS

AGCC customs exemption

According to the AGCC Unified Economic Agreement drawn up on June 8 1981, products originating in any AGCC state are exempted from customs duty (and other charges having an equivalent effect) in any other AGCC state.

However, to qualify as national products, the value added ensuing from their production in member states must not be less than 40 per cent of their final value and the factory must be licensed by the Ministry of Finance and Industry. In addition, the share of the member state citizens in the ownership of the producing plant must not be less than 51 per cent unless the ownership is 100 per cent AGCC. Every item for which exemption is claimed must be accompanied by a certificate of origin duly authenticated by the appropriate government agency.

Tenders

In Dubai, government projects and orders are generally put out to tender. The required qualifications, specialisations and other terms and conditions for participation vary according to the project and the authority concerned.

Certain tenders are offered internationally but, where local tenders are involved, only those companies licensed and registered with the department concerned are eligible to bid. In order to qualify to participate in a tender, one or more of the following may apply:

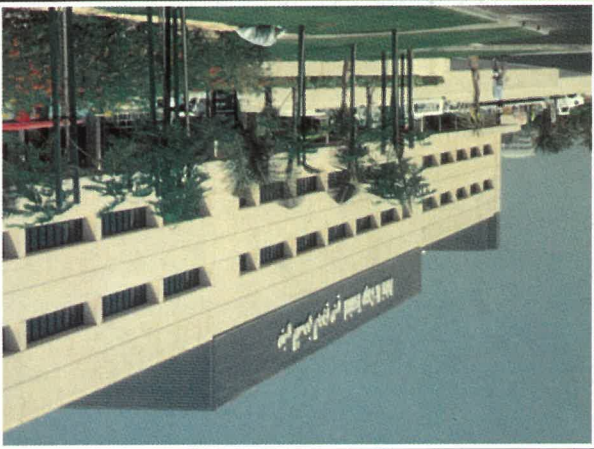
- The tenderer shall be a firm wholly owned by UAE nationals. In the case of a partnership, at least 51 per cent of the equity must be owned by UAE nationals. A foreign party may only tender if it has a UAE representative or agent with the necessary documents

- The tenderer should hold a valid licence from the Department of Economic Development

- The tenderer must be a member of the Dubai Chamber of Commerce and Industry

Taxation

There is no corporate tax in Dubai. The only exceptions to this are oil producing companies and branches of foreign banks. Likewise, there are no personal taxes. Direct taxation is against the traditions of the UAE and it is highly unlikely that it will be introduced in the near future.





Trade regulations and practices

Imports into Dubai can only be undertaken by those importers who have the appropriate trade licence. Import duties have been largely standardised at four per cent, but there are many exemptions, including food, building materials, medical products and any item destined for the Jebel Ali and Dubai Airport Free Zones. Food products must carry dates of manufacture and expiry and meat for the local market must have a certificate to prove compliance with Islamic law. Trade practices in Dubai are in line with normal international standards. All correspondence should be in Arabic or English. As a sophisticated market, full technical specifications should be provided with CIF Dubai prices and Middle East references. Payments are normally effected by letter of credit.

The UAE is a member of the World Trade Organisation.

Exchange control

There are no exchange controls in the UAE and its currency, the UAE dirham, is freely convertible. The dirham is linked to the US dollar, the currency by which oil prices are measured. The exchange rate has remained at Dh 3.675 = US\$ 1 since 1977.

Banking and finance

The regulatory authority since 1980 has been the UAE Central Bank. Some 47 commercial banks operate, with a total of around 370 branches, of which about 27 are foreign banks with a combined total of more than 200 branches. Federal law restricts foreign banks to no more than eight branches each.

Federal law requires that every commercial bank must have a paid-up capital of at least Dh 40 million. There are few investment or merchant banks at present.

For medium-term or long-term industrial finance, local companies can approach the Emirates Industrial Bank, set up by the UAE government with an initial capital of Dh 500 million. Its main objective is to help develop the private sector.

Bill discounting can be arranged with commercial banks, either foreign or locally owned. Leasing and hire purchase are available from local finance companies specialising in this business. Factoring is not practised in the UAE.

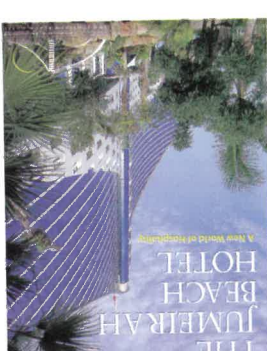
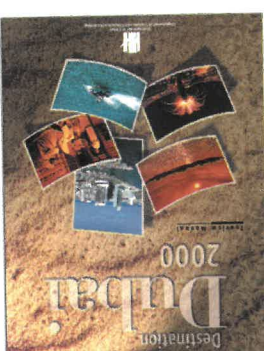
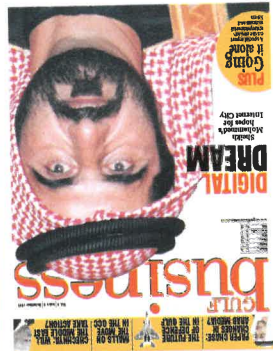
Import and export financing can be arranged through commercial banks. Margins are often required by the banks. Such margins and the facilities offered by the banks will mainly depend on their relationships with their customers.

Accountancy

The registration of accountants and auditors in the UAE is governed by Federal Law No. 22 of 1995. There is no local professional body of accountants but many of the large international accountancy firms have offices in Dubai. Under Federal Law No. 13 of 1988, all commercial companies are required to keep financial records, while Federal Law No. 18 of 1993 specifies the books and records that are required to be kept by traders.



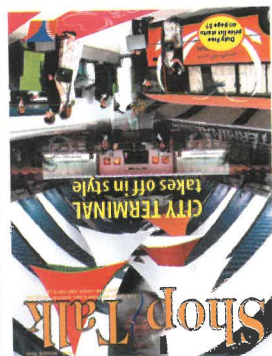
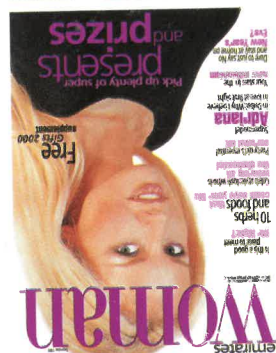
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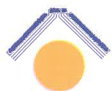
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Land ownership

Foreign companies and individuals are not permitted to own land or real estate in Dubai. All property must be rented or leased for the purposes of running a business.

Trademarks and patents

Three UAE Federal Laws cover the protection of industrial and intellectual property. They are: Federal Law No. 37 of 1992 on Trademarks, Federal Law No. 40 of 1992 on Protection of Intellectual Property and Copyright, and Federal Law No. 44 of 1992 on Protection of Industrial Property.

Legal system

There is a comprehensive framework of legislation to ensure that business in the UAE is conducted in a fair and orderly manner. There are laws dealing with commercial transactions, intellectual property, labour and other aspects of business life.

Dubai has many local and international law firms willing to advise foreign business organisations on legal matters.

There are Federal Courts in all emirates except Dubai and Ras Al Khaimah, which have retained their local courts. Dubai's Court of First Instance handles civil and criminal cases as well as personal status cases (e.g. wills, divorces, etc) of Muslims. All court decisions may be brought to the Dubai Court of Appeal. Thereafter, a final appeal may be made to the Dubai Court of Cassation.

The Civil Department of Dubai's Court of First Instance has jurisdiction over labour, civil and commercial transactions, as well as personal; status cases relating to non-Muslims. The language of the courts is Arabic, and advocates admitted to plead are Arab nationals.

Visas

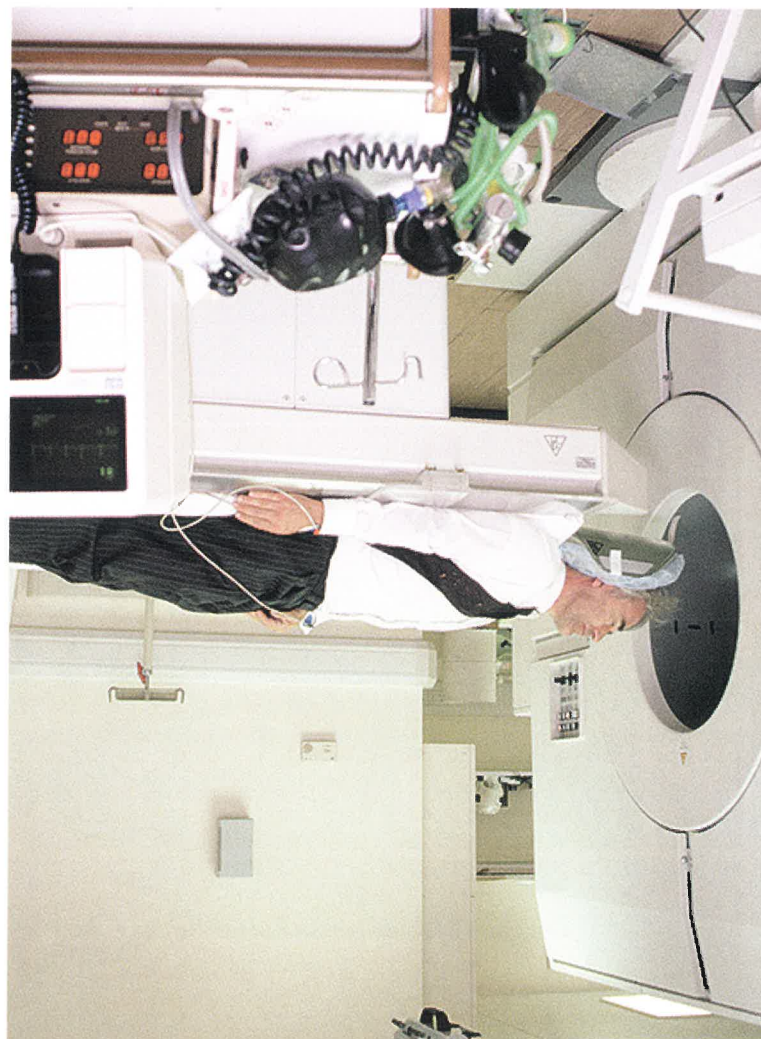
The UAE Federal Authorities are primarily responsible for all immigration matters, and visitors are advised to consult their nearest UAE embassy or consulate if in doubt about visa requirements. Information can also be obtained from the overseas offices of the Department of Tourism and Commerce Marketing.

In general, all visitors, except transit passengers who do not leave the airport on arrival and citizens of the Arab Gulf Co-operation Council states — Saudi Arabia, Kuwait, Bahrain, Qatar and Oman — must obtain visas sponsored by a local entity such as a hotel, company or travel and tourism firm to enter the UAE.

British citizens with the right of abode in the UK and expatriate residents of the AGCC who meet certain criteria may obtain (60-day and 30-day, respectively) visas on arrival. However, prevailing regulations should be checked. German and US citizens may obtain multiple entry visas from UAE Embassies. Visas are easily obtainable for other visitors except Israelis.

A business visitor may enter Dubai with either an entry service permit or visit visa. Both types of visa require the sponsorship of a company or hotel licensed to operate within the UAE. An entry service permit entitles its holder to a stay of 14 days exclusive of arrival and departure days. A visitor planning a longer stay in the UAE may prefer to enter the country with a visit visa





Duty-free allowances: cigarettes, 2,000; cigars, 400; tobacco, 2kg; alcohol (non-Muslim adults only), 2 litres spirits and 2 litres wine; perfume, a reasonable amount. No customs duty is levied on personal effects entering Dubai. The Dubai Duty Free Shop has a sales outlet in the Arrivals Hall of the airport.

Customs

may vary depending upon the situation at the time. No health certificates are presently required for entry to Dubai, although it is as well to check before departure, as health restrictions

Health requirements

visa for the incoming visitor. Airlines may require confirmation that the sponsor holds a valid the country through any port of entry in the UAE. A visa holder may enter and leave holder to change his status to that of residence or employment pro- which entitles him to a stay of 60 days. A visit visa further entitles its

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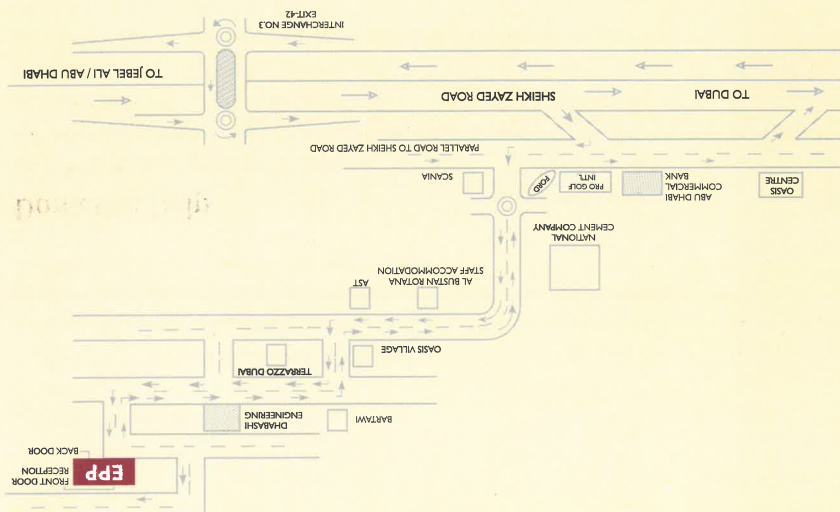


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LIFESTYLE

Expatriates and foreign visitors — both male and female — can enjoy a relaxed and pleasant lifestyle in Dubai. There is virtually no crime, the city is clean, there are few traffic jams, apartments and villas are modern and spacious and, surprisingly to many, the climate is not only tolerable, but also extremely pleasant for half of the year. There are many clubs and societies in Dubai. Freedom of worship is allowed to all religions, and Christian churches have existed in Dubai for many years. Foreign newspapers, magazines, films and videos are readily available. Alcohol may be consumed at home, in hotels, and on licensed club premises. Women can drive and move about unaccompanied.

Accommodation

Dubai is the easiest place to live in the Gulf and high quality accommodation is in good supply. Luxury apartments are available in plaza complexes throughout the city. All have excellent recreational facilities, satellite television or in-house video and covered car parking. Some residential complexes provide a daily maid service. A wide variety of villas is available to suit most tastes and circumstances. Most expatriate executives choose to live in the Jumeirah suburb, which stretches southward along the coast from the city centre. For top-of-the-range villas, the choice is between larger independent properties or smaller villas in compounds. The latter usually have swimming pools, and squash and tennis courts.

Apartments	
Modest, 1 bedroom	20,000-35,000
Modest, 2 bedrooms	35,000-45,000
Good quality, 1 bedroom	35,000-45,000
Good quality, 2 bedrooms	45,000-60,000
Good quality, 3 bedrooms	60,000-90,000
Villas	
Reasonable, small	60,000-75,000
Good quality, medium sized	75,000-100,000
Luxury, large	100,000-200,000

Most rented accommodation in Dubai is unfurnished and kitchens only partly equipped, but many villas and new apartments have central air-conditioning already installed. However, all types of furniture and household equipment are readily available.

Domestic help

Domestic staff, usually from Asia, are available in Dubai or may be sponsored from his or her country of origin. There are a number of agencies that can assist with recruitment and current salaries for a full-time house servant are between Dh 500 and Dh 1,200. They are entitled to free accommodation and a return air ticket to their home country once every two years.





Transport

It is virtually essential to have a car — or two for a husband and wife — as Dubai is a spacious city with most residences situated some distance from shops, schools and offices. Most Japanese, European and American models are readily available and there is an active second-hand market. Third-party vehicle insurance is compulsory. Dubai has an excellent road network and driving is on the right hand side. A vehicle licence may be secured at Dh 360 for the first registration, which is thereafter subject to annual renewal — following a road worthiness test at a charge of Dh 290.

There are plenty of taxis in Dubai. Dubai Transport Corporation's ivory-coloured cabs are fitted with fare meters. In the case of all other taxis, fares are subject to negotiation between driver and passenger. Driving licences issued by some overseas governments may be exchanged for a Dubai licence. Where reciprocal arrangements do not exist, it is necessary to take a driving test to obtain a licence. Full details about obtaining and exchanging driving licences are available from the Traffic Department of the Police, telephone number 2692222, or by writing to PO Box 1493, Dubai.

Shopping

Normal shopping hours are from 8.00am-1.00pm and 4.00pm-9.00pm, from Saturday to Thursday. Most shops are closed for a period on Friday. Bargaining is normal in the souks (markets) but not in supermarkets or modern shopping malls.

There are many excellent supermarkets stocking a comprehensive range of foodstuff, including most major international brand name items. Most of the large supermarket groups have vegetables and fresh meat flown in from Europe, Australia, New Zealand etc. Pork is available from supermarkets for non-Muslims but sold from separate counters. Local vegetables can also be bought and these are available seasonally. The variety of fresh fish is excellent and meat is of good quality. Fresh, long-life and powdered milk is available in Dubai. Dubai Municipality keeps a close watch on the expiry date of products.

Alcohol is obtainable from two suppliers in Dubai who have several outlets. It is not possible to buy alcohol without a licence. These are issued by the Police Department only to non-Muslims holding a residence visa. The alcohol licence is valid for one year only, but can easily be renewed. Dubai is an important regional retail centre attracting shoppers from throughout the Middle East and from as far afield as Russia and Thailand. All products are therefore available, from clothing to cosmetics, toys, books and electronic products.

Clothing

For men, office wear is generally lightweight trousers, long or short sleeved shirts and ties. Jackets are worn for formal visits to Government offices and important meetings. Normally, a lounge suit is acceptable for most evening business functions, but a dinner jacket may also be required for some social occasions. For ladies, normal, smart, lightweight office wear, such as a dress or long sleeved blouse and skirt is expected, or national dress. All offices are air-conditioned.





Education

There is a comprehensive network of government schools throughout the emirate, providing free primary and secondary education to UAE nationals. For expatriate families, there are 85 private foreign schools offering education of a high standard to the curriculum requirements of the UK, USA and a number of others, including Italy, Japan, Iran, India and Pakistan. In neighbouring emirates there are French and German schools. English is usually the main language of instruction, but other languages are used as necessary by foreign schools.

For women, as summers are very hot and humidity can on occasions be high, a variety of cotton outfits is recommended. Cotton trousers are popular with expatriate wives for casual wear but, while revealing sun-dresses and tops are acceptable for home wear, they should be avoided in the city. Even in winter, temperatures at midday rarely fall below 21°C (70°F) but a sweater or cardigan is useful for when the temperature drops in the evening. A coat or raincoat is unnecessary, but an umbrella is useful for the occasional shower. All types of beachwear, including bikinis, are acceptable but only on the beach or by the pool.

Medical services

The Health and Medical Services Department provides medical care for all UAE nationals, visitors and resident expatriates.

Dubai has many well equipped public and private hospitals offering high quality health and dental care services. There are seven hospitals in Dubai and government clinics in the districts of Jumeirah, Satwa, Burhail, Rashidiya, Qusais, Hatta, Al-Lusaili, Jebel Ali, and at the airport and Port Rashid.

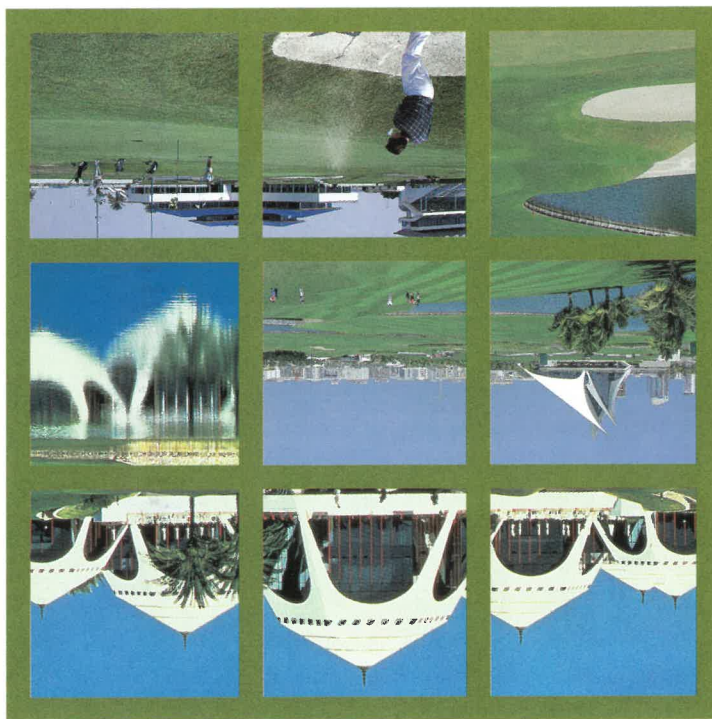
Emergency medical care in Dubai is free for anyone and there are no restrictions. For non-urgent health care, any UAE resident seeking treatment may register for a health card for which a fee is paid. New arrivals are advised to register immediately for a health card. They may otherwise have to pay full medical costs after the first two visits.

Communications

Telecommunications in Dubai are excellent. Telephones have international direct dialling to most countries in the world. Full telex, telefax, Internet and e-mail facilities are widely available.



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venue of the Dubai World Cup
the world's richest horse race*

Dubai's four golf courses, as well as being favourites of the professionals, offer four unique and challenging opportunities for golfers of all levels

green fairways to the stunningly designed clubhouse which was recently voted "Best Clubhouse" in Golf World's "Best of the Best" Awards.

The gently rolling landscape of the fully floodlit 6,428 yard, par 71 Dubai Golf & Racing Club is designed along the lines of a traditional Scottish links. Deep pot bunkers await the unwary, while eight lakes add further attractive hazards. The front nine is built inside the perimeter of Dubai's main horse racing course at Nad Al Sheba, home of the \$6 million Dubai World Cup Horse race, while the back nine runs alongside the 'home straight'.

The first grass course in the Middle East, Emirates Golf Club has become a favourite of the world's top players. To the original 7,101-yard, par 72 Majlis course has been added a second par 72 challenge, the 7,100 yard Wadi course. Both combine the natural rolling desert terrain designed with skill for a serious test of golf.

Golfers from around the world sing the praises of the Dubai Creek Golf & Yacht Club's spectacular 18-hole, par 72 championship course. Venue of the European PGA Dubai Desert Classic it is truly magnificent from every perspective, from its rolling

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There is an efficient and reliable postal service. The General Postal Authority also offers a courier service known as Muntaz Post which delivers to almost anywhere in the world. Commercial courier services are widely used.

Media

In addition to the Arabic press, there are three English language dailies published in the UAE — *Gulf News*, *Khaleej Times*, and *The Gulf Today*. Popular magazines include *What's On* and *Emirates Woman*. International newspapers, magazines and journals can be bought at bookshops and supermarkets. Dubai has both Arabic and English commercial radio and television stations, as well as access to international satellite TV programming.

The Department of Tourism and Commerce Marketing publishes a number of newsletters which are available to companies interested in doing business with Dubai.

Leisure activities

A truly cosmopolitan city, Dubai offers a varied and enjoyable social life. Apart from business functions, dinner parties and barbecues are popular forms of private entertainment. The leading hotels offer a wide range of facilities including dinner theatre, concerts and other attractions.

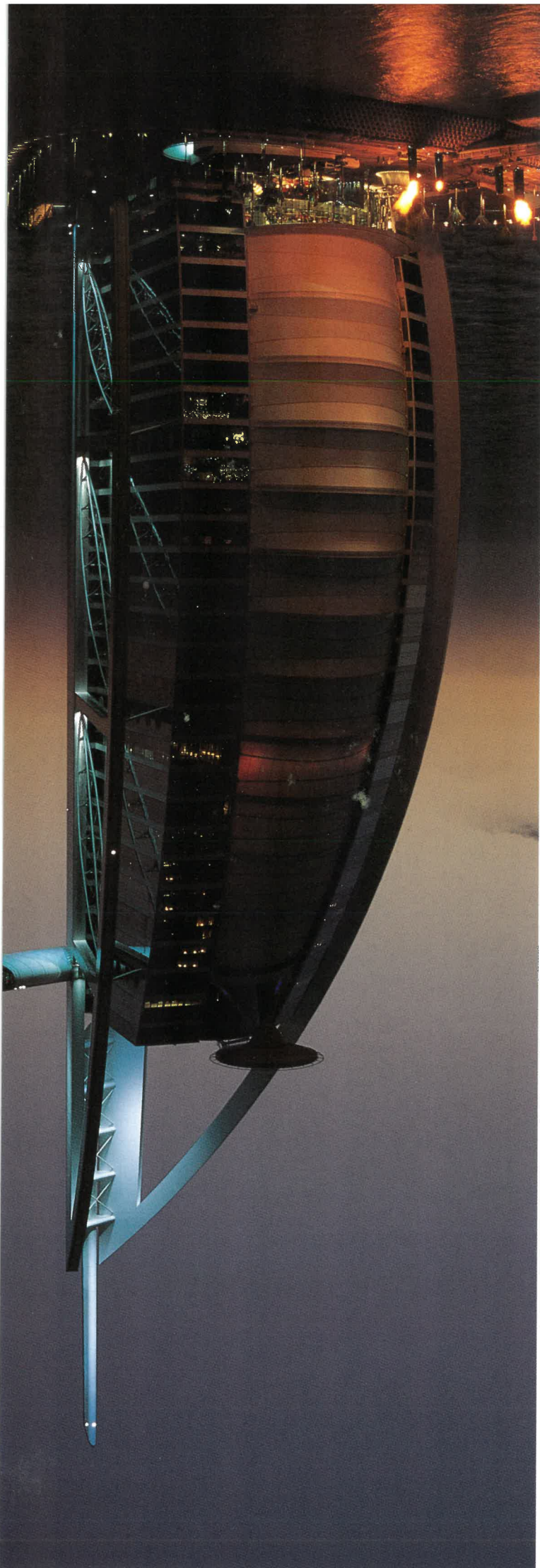
Many expatriate families purchase four wheel drive vehicles and make regular expeditions with friends into the desert and wadis (dried up river beds) to camp and enjoy the attractive scenery.

Cultural interests are well catered for and a number of clubs and societies exist for those interested in art, music and drama.

Recreational and sporting facilities in Dubai are excellent. The area is ideal for all types of watersports — diving, sailing, fishing and water-skiing. Such activities can be arranged both through specialised clubs or the leading hotels and tour operators on an ad hoc basis.

On land, Dubai is the pioneer of golf in the Middle East, and has four grass courses of championship standard: two at the Emirates Golf Club and one at both Dubai Creek Golf and Yacht Club and Dubai Golf and Racing Club. Golf may also be played on sand at the Dubai Country Club. There is also a grass golf course at the Jebel Ali Hotel and Golf Resort.

Tennis, squash and health-club facilities are readily available in Dubai. It is also possible to ride, ice-skate, bowl, go-kart or play rugby, soccer, polo or cricket.



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KEY BUSINESS CONTACTS

Department of Tourism and Commerce Marketing Government of Dubai

The department is responsible for the promotion of Dubai as a major regional and international centre of business and tourism. Its activities include trade fair participation and organisation, inward and outward missions, seminars and presentations, special events, information services, advertising, publications and media relations. In addition to its responsibilities for promoting trade, investment and tourism, the department is the primary planning, regulating, licensing and development authority for all matters relating to tourism in the emirate.

Head Office

Department of Tourism and Commerce Marketing
PO Box 594, Dubai, UAE

Telephone: (971) (4) 2230000

Fax: (971) (4) 2230022

E-mail: info@dubaitourism.co.ae

Website: <http://dubaitourism.co.ae>

Telex: 46182 DCTPB EM

Overseas Offices

Listed on inside front cover.

Department of Economic Development Government of Dubai

Established in 1992, the department has wide ranging responsibility for the emirate's economic development and plays a leading role in the formulation of economic and commercial policy. It is also responsible for the regulation of companies and for maintaining the emirate's commercial register. The department has authority over the granting of trade licences.

Department of Economic Development

PO Box 13223, Dubai, UAE

Telephone: (971) (4) 2229922. Fax: (971) (4) 2225577

E-mail: economic@dubaided.com

Dubai Chamber of Commerce and Industry

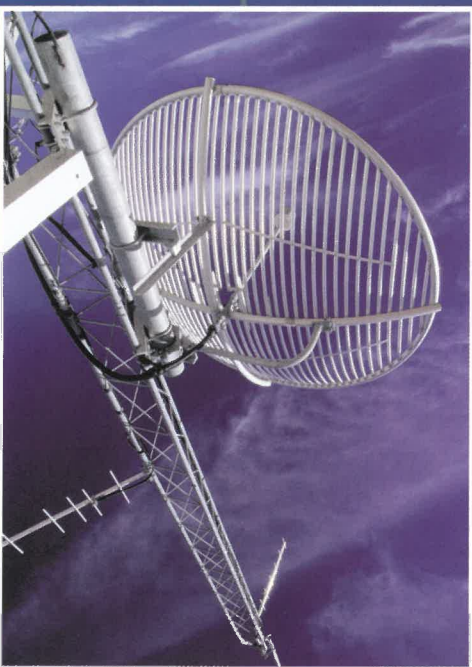
Established in 1965, the chamber is responsible for organising and protecting commercial and industrial activities and for promoting trade and business co-operation both within the UAE and internationally. Its work falls under the following broad headings: foreign relations, registration and documentation, industrial affairs, legal affairs, and administration and finance.

Dubai Chamber of Commerce and Industry

PO Box 1457, Dubai, UAE

Telephone: (971) (4) 2280000. Fax: (971) (4) 2211646

E-mail: dcclinfo@dccl.gov.ae





Dubai Municipality

The municipality has extensive responsibilities covering both the provision of essential civic services and for the planning and development of the emirate's infrastructure.

Dubai Municipality
PO Box 67, Dubai, UAE
Telephone: (971) (4) 2215555. Fax: (971) (4) 2246666
E-mail: it@dm.gov.ae

Jebel Ali Free Zone Authority

Established in 1985, the authority is charged with the supervision of the free zone. Its responsibilities include issuing rules and licences to companies wishing to operate in Jebel Ali. It is also active in developing the infrastructure within the zone and for providing a wide range of services and administrative support, including personnel recruitment, for companies in the free zone.

Jebel Ali Free Zone Authority
PO Box 17000, Dubai, UAE
Telephone: (971) (4) 815000. Fax: (971) (4) 816093
E-mail: mktag@jafza.co.ae

Dubai Ports Authority

Dubai Ports Authority, the operator of Port Rashid and Jebel Ali Port, is the largest operation of its kind in the Gulf. In 1997, DPA handled 36.0 million tonnes of cargo. Its throughput of 2.60 million TEUs makes it one of the top 10 container ports in the world.

Dubai Ports Authority
PO Box 2149, Dubai, UAE
Telephone: (971) (4) 3451545. Fax: (971) (4) 3452002
E-mail: mktag@dpa.co.ae or sales@dpa.co.ae

Dubai Airport Free Zone

The Department of Civil Aviation has established a new free zone at Dubai International Airport. Offering the same package of incentives as the Jebel Ali Free Zone, it will focus on attracting high tech investors and companies using air freight.

Dubai Airport Free Zone
PO Box 2525, Dubai, UAE
Telephone: (971) (4) 2027000. Fax: (971) (4) 2995500
E-mail: ikaram@dca.gov.ae

Dubai World Trade Centre (LLC)

The Dubai World Trade Centre complex incorporates the leading exhibition and conference venue in the Middle East, host to some 60 major international events each year. Total exhibition space amounts to 33,000 sq m.

Dubai World Trade Centre (LLC)
PO Box 9292, Dubai, UAE
Telephone: (971) (4) 3321000. Fax: (971) (4) 3312173
E-mail: dwtc@emirates.net.ae

Dubai Internet City

PO Box 73000, Dubai, UAE
Telephone: (971) (4) 3998888. Fax: (971) (4) 3998000
E-mail: opportunities@dubaiinternetcity.com



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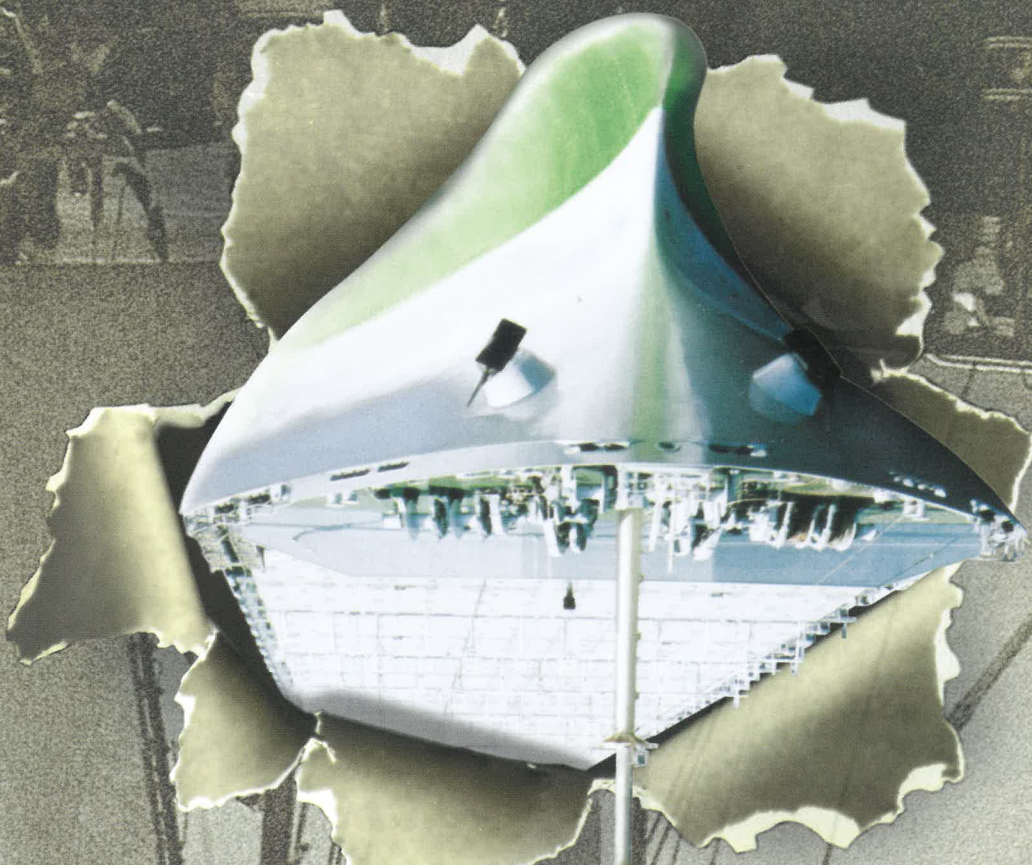
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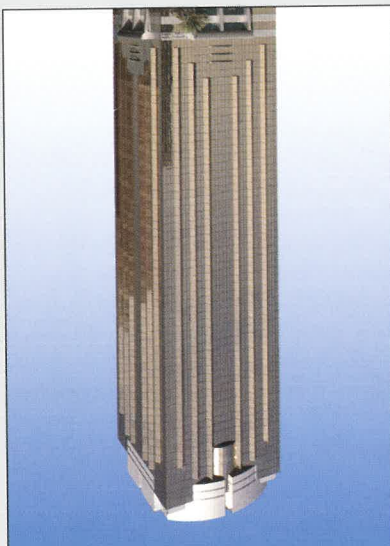
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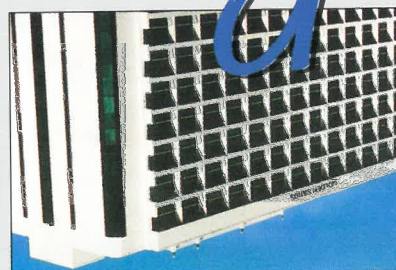
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DUBAI BUSINESS DIRECTORY

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Offices in Dubai

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Federation of UAE Chambers of Commerce
& Industry
PO Box 8886, Dubai, Tel: 2212977; fax: 2235498.

General Postal Authority,
PO Box 8888, Dubai, Tel: 3371500; fax: 3375561.

General Secretariat of UAE Municipalities,
PO Box 5665, Dubai, Tel: 2237785; fax: 2236136.

Ministry of Agriculture & Fisheries,
PO Box 1509, Dubai, Tel: 2958161; fax: 2957204.

Ministry of Communications,
PO Box 1131, Dubai, Tel: 2953330; fax: 2953334.

Ministry of Defence,
PO Box 2838, Dubai, Tel: 3532330; fax: 3531974.

Ministry of Economy & Commerce,
PO Box 3625, Dubai, Tel: 2954000; fax: 2951991.

Ministry of Education and Youth,
PO Box 3962, Dubai, Tel: 2994100; fax: 2994064.

Ministry of Electricity & Water,
PO Box 1672, Dubai, Tel: 2626262; fax: 2690664.

Ministry of Finance & Industry,
PO Box 1565, Dubai, Tel: 3939000; fax: 530571.

Ministry of Foreign Affairs,
PO Box 3785, Dubai, Tel: 2221144; fax: 2280979.

Ministry of Health,
PO Box 1853, Dubai, Tel: 3966000; fax: 3965666.

Ministry of Information & Culture,
PO Box 5053, Dubai, Tel: 2615500; fax: 2615648.

Ministry of Interior, Naturalisation and
Residence Administration,
PO Box 4333, Dubai, Tel: 3980000; fax: 3981119.

Ministry of Islamic Affairs & Endowments,
PO Box 3907, Dubai, Tel: 2691220; fax: 2624099.

Ministry of Justice, Islamic Affairs
& Endowments,
PO Box 1682, Dubai, Tel: 2825999; fax: 2835557.

Ministry of Labour & Social Affairs,
PO Box 4409, Dubai, Tel: 2691666; fax: 2695865.

Ministry of Planning,
PO Box 11113, Dubai, Tel: 2285219; fax: 2275642.

Ministry of Public Works & Housing,
PO Box 1828, Dubai, Tel: 2693900; fax: 2692931.

Ministry of Youth & Sports,
PO Box 1671, Dubai, Tel: 2691680; fax: 2662820.

Protocol Department,
PO Box 770, Dubai, Tel: 3531086; fax: 3536555.

UAE Central Bank,
PO Box 448, Dubai, Tel: 3939777; fax: 3939933.

Government of Dubai - Offices in

Dubai
Department of Civil Aviation,
PO Box 2525, Dubai, Tel: 2245555; fax: 2244074.

Department of Economic Development,
PO Box 13223, Dubai, Tel: 2229922; fax: 2225577.

Department of Health & Medical Services,

PO Box 4545, Dubai, Tel: 3370031; fax: 3374563.

Department of HH the Ruler's Affairs &
Petrol Affairs,
PO Box 207, Dubai, Tel: 3531060; fax: 3536240.

Department of Ports & Customs,
PO Box 63, Dubai, Tel: 3459575; fax: 3451121.

Department of Tourism and
Commerce Marketing,
PO Box 594, Dubai, Tel: 2230000; fax: 2230022.

Development Board,
PO Box 4911, Dubai, Tel: 2216000; Fax: 2216216.

Dubai Airport Free Zone,
PO Box 2525, Dubai, Tel: 2027000; Fax: 2995500.

Dubai Chamber of Commerce & Industry,
PO Box 457, Dubai, Tel: 2280000; fax: 2211646.

Dubai Courts,
PO Box 4700, Dubai, Tel: 3347777; fax: 3344477.

Dubai Drydocks,
PO Box 8988, Dubai, Tel: 3450626; fax: 3450116.

Dubai Electricity & Water Authority,
PO Box 564, Dubai, Tel: 3244444; fax: 3248111.

Dubai Government Workshop,
PO Box 433, Dubai, Tel: 3243999; fax: 3243781.

Dubai Municipality,
PO Box 67, Dubai, Tel: 2215555; fax: 2246666.

Dubai Police Headquarters,
PO Box 1493, Dubai, Tel: 2292222; fax: 2215158.

Dubai Ports Authority/Jebel Ali Free Zone
Authority,
PO Box 17000, Jebel Ali, Tel: 8815000; fax: 8816093.

Dubai Ship Docking Yard,
PO Box 5642, Dubai, Tel: 3242424; Fax: 3243232.

Emirates,
PO Box 886, Dubai, Tel: 2953333; fax: 2951410.

Finance Department,
PO Box 516, Dubai, Tel: 3531063; fax: 3530350.

HH The Ruler's Court,
PO Box 12848, Dubai, Tel: 3533333; fax: 3535883.

Land Department,
PO Box 1166, Dubai, Tel: 2222253; fax: 2239764.

Legal Advisors Office,
PO Box 446, Dubai, Tel: 3531073; fax: 3537544.

Real Estate Department,
PO Box 23073, Dubai, Tel: 3986666; fax: 3988111.

UAE Radio & TV - Dubai,
PO Box 1695, Dubai, Tel: 3360255; fax: 3374111.

Consulates and Embassies

in Dubai

Australian Consulate General,
PO Box 9303, Dubai, Tel: 3313444; fax: 3314812.

Bangladesh, Consulate General of,
PO Box 4336, Dubai, Tel: 2726966; fax: 2727965.

British Embassy,
PO Box 65, Dubai, Tel: 3971070; fax: 3972153.

Canadian Consulate,
PO Box 52472, Dubai, Tel: 3521717; fax: 3517722.

China (Taiwan Consulate-General),

Commercial Office of,
PO Box 3059, Dubai, Tel: 3358177; fax: 3358180.

China, Consulate General of the People's
Republic of,
PO Box 9348, Dubai, Tel: 3984357; fax: 3983078.

Egypt, Consulate General of,
PO Box 2575, Dubai, Tel: 3971122; fax: 3971033.

Finland, Office of the Honorary Consul,
PO Box 1042, Dubai, Tel: 2823338; fax: 2823041.

France, Consulate General of,
PO Box 3314, Dubai, Tel: 2232442; fax: 2270887.

India, Consulate General of,
PO Box 737, Dubai, Tel: 3971222; fax: 3970453.

Iran, Consulate General of the Islamic Republic of,
PO Box 2832, Dubai, Tel: 3971150; fax: 3972069.

Italy, Consulate General of,
PO Box 24910, Dubai, Tel: 3314167; fax: 3317469.

Japan, Consulate General of,
PO Box 9336, Dubai, Tel: 3319191; fax: 3319292.

Jordan, Consulate General of the Hashemite
Kingdom of,
PO Box 2787, Dubai, Tel: 3970500; fax: 3971675.

Kazakhstan, Consulate General of,
PO Box 14180, Dubai, Tel: 2242462; fax: 2242482.

Kuwait, Consulate General of the State of,
PO Box 806, Dubai, Tel: 2284111; fax: 2232024.

Lebanon, Consulate General of,
PO Box 7800, Dubai, Tel: 2239524; fax: 2274983.

Libyan Consulate,
PO Box 33577, Dubai, Tel: 3444709; fax: 3446886.

Lithuania, Consulate of the Republic of,
PO Box 53859, Dubai, Tel: 3441644; fax: 3440509.

Malaysia, Consulate General of,
PO Box 4598, Dubai, Tel: 3319994; fax: 3313474.

Pakistan, Consulate General of the Islamic
Republic of,
PO Box 340, Dubai, Tel: 3970412; fax: 3971975.

Palestine, Consulate General of the State of,
PO Box 22132, Dubai, Tel: 2681618; fax: 2687084.

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PO Box 2121, Dubai, Tel: 2263366; fax: 2263315.

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PO Box 1877, Dubai, Tel: 3982888; fax: 3983555.

Romania, Consulate General of,
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Royal Danish Consulate,
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Royal Netherlands Consulate,
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Royal Norwegian Consulate,
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Royal Thai Consulate General,
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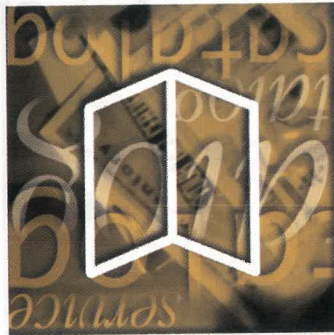
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PO Box 23900, Dubai. Tel: 2223030; fax: 2274570.
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Sultanate of Oman Office,
PO Box 1898, Dubai. Tel: 3971000; fax: 3977688.
Switzerland, Consulate of
PO Box 9300, Dubai. Tel: 3313542; fax: 3313679.
Syria, Consulate General of
PO Box 7801, Dubai. Tel: 2663354; fax: 2698277.
Turkish Consulate General
PO Box 9221, Dubai. Tel: 3314788; fax: 3317317.
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PO Box 9343, Dubai. Tel: 3313115; fax: 3314043.
Uzbekistan, Consulate General of the Republic of
PO Box 53432, Dubai. Tel: 3947400; fax: 3945234.
Vietnam, Consulate General of
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Yemen, Consulate of the Republic of
PO Box 1947, Dubai. Tel: 3970213; fax: 3972901.

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PO Box 3070, Abu Dhabi. Tel: 02-448949;
fax: 02-447068.
Argentina, Embassy of the Republic of
PO Box 3325, Abu Dhabi. Tel: 02-436838;
fax: 02-431392.
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PO Box 3095 Abu Dhabi. Tel: 02-267755;
fax: 02-267133.
Bahrain, Embassy of the State of
PO Box 3367, Abu Dhabi. Tel: 02-312200;
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Bangladesh, Embassy of the People's Republic of
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fax: 02-464733.
Belgian Embassy,
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fax: 02-319353.
Belize, Embassy of the State of
PO Box 43432, Abu Dhabi. Tel: 02-333554;
fax: 02-330429.
Bosnia and Herzegovina, Embassy of
PO Box 4362, Abu Dhabi. Tel: 02-745524;
fax: 02-746619.
Brazil, Embassy of
PO Box 3027, Abu Dhabi. Tel: 02-665352;
fax: 02-654559.
British Embassy,
PO Box 248, Abu Dhabi. Tel: 02-326600;
fax: 02-318138.
Brunei, Embassy of
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fax: 02-449878.
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India, Embassy of
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Indonesia, Embassy of the Republic of
PO Box 7256, Abu Dhabi. Tel: 02-454448;
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Iran, Embassy of the Islamic Republic of
PO Box 4080, Abu Dhabi. Tel: 02-447618;
fax: 02-448714.
Italy, Embassy of
PO Box 46752, Abu Dhabi. Tel: 02-435622;
fax: 02-434337.
Japan, Embassy of
PO Box 2430, Abu Dhabi. Tel: 02-435696;
fax: 02-434219.
Jordan, Embassy of the Hashemite Kingdom of
PO Box 4024, Abu Dhabi. Tel: 02 447100;
fax: 02-449157.
Kenya, Embassy of
PO Box 3854, Abu Dhabi. Tel: 02-666300;
fax: 02-652827.
Korea, Embassy of the Republic of
PO Box 3270, Abu Dhabi. Tel: 02-435337;
fax: 02-435348.
Kuwait, Embassy of the State of
PO Box 926, Abu Dhabi. Tel: 02-446888;
fax: 02-444109.
Lebanon, Embassy of
PO Box 4023, Abu Dhabi. Tel: 02-492100;
fax: 02-493500.

Libyan Arab Jamahiriya, Embassy of Great Socialist People's
PO Box 5739, Abu Dhabi. Tel: 02-450030;
fax: 02-450033.
Malaysia, Embassy of
PO Box 3887, Abu Dhabi. Tel: 02-656698;
fax: 02-656697.
Mauritania, Embassy of the Islamic Republic of
PO Box 2714, Abu Dhabi. Tel: 02-462724;
fax: 02-465772.
Morocco, Embassy of the Kingdom of
PO Box 4066, Abu Dhabi. Tel: 02-433973;
fax: 02-433917.
Oman, Embassy of the Sultanate of
PO Box 2517, Abu Dhabi. Tel: 02-463333;
fax: 02-464633.
Pakistan, Embassy of the Islamic Republic of
PO Box 846, Abu Dhabi. Tel: 02-447800;
fax: 02-447172.
Palestine, Embassy of
PO Box 841 Abu Dhabi. Tel: 02-434652;
fax: 02-434363.
Philippines, Embassy of the
PO Box 3215, Abu Dhabi. Tel: 02-345664;
fax: 02-313559.
Polish Republic, Embassy of the
PO Box 2334, Abu Dhabi. Tel: 02-465200;
fax: 02-462967.
Qatar, Embassy of the State of
PO Box 3503, Abu Dhabi. Tel: 02-493300;
fax: 02-493311.
Republic of Yemen Embassy,
PO Box 2095, Abu Dhabi. Tel: 02-448457;
fax: 02-447978.
Romania, Embassy of
PO Box 70416, Abu Dhabi. Tel: 02-666346;
fax: 02-651598.
Royal Netherlands Embassy,
PO Box 46560, Abu Dhabi. Tel: 02-321920;
fax: 02-313158.
Royal Norwegian Embassy,
PO Box 47270, Abu Dhabi. Tel: 02-211221;
fax: 02-213313.
Royal Thai Embassy,
PO Box 47466, Abu Dhabi. Tel: 02-770797;
fax: 02-786646.
Russian Federation, Embassy of the
PO Box 8211, Abu Dhabi. Tel: 02-721797;
fax: 02-788731.
Saudi Arabia, Embassy of the Kingdom of
PO Box 4057, Abu Dhabi. Tel: 02-445700;
fax: 02-446747.
Slovak Republic, Embassy of
PO Box 3382, Abu Dhabi. Tel: 02-321674;
fax: 02-315839.
Somalia, Embassy of the Republic of
PO Box 4155, Abu Dhabi. Tel: 02-669700;
fax: 02-651580.
South Africa, Embassy of
PO Box 29446, Abu Dhabi. Tel: 02-316700;
fax: 02-333909.



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P. O. Box 46474, Abu Dhabi, Tel: 02-269544;
fax: 02-274978.
**Sri Lanka, Embassy of the Democratic Socialist
Republic of,**
P. O. 46534, Abu Dhabi, Tel: 02-788881;
fax: 02-766509.
Sudan, Embassy of the Republic of,
P. O. Box 4027, Abu Dhabi, Tel: 02-666788;
fax: 02-654231.
Switzerland, Embassy of,
P. O. Box 46116, Abu Dhabi, Tel: 02-274636;
fax: 02-269627.
Syria, Embassy of,
P. O. Box 4011, Abu Dhabi, Tel: 02-448768;
fax: 02-449387.
Tunisia, Embassy of,
P. O. Box 4166, Abu Dhabi, Tel: 02-661331;
fax: 02-660707.
Turkey, Embassy of the Republic of,
P. O. Box 3204, Abu Dhabi, Tel: 02-655466;
fax: 02-662691.
Ukraine, Embassy of,
P. O. Box 45714, Abu Dhabi, Tel: 02-327586;
fax: 02-327506.
United States of America, Embassy of the,
P. O. Box 4009, Abu Dhabi, Tel: 02-436691;
fax: 02-435441.
- Trade Centres and Commercial
Representative Offices in Dubai**
Australian Consulate General,
P. O. Box 9303, Dubai, Tel: 3313444; fax: 3314812.
**Belgian Trade Centre, Flanders Foreign
Trade Board,**
P. O. Box 53280, Dubai, Tel: 3312200; fax: 3311822.
British Embassy (Commercial Section),
P. O. Box 65, Dubai, Tel: 3971893; fax: 3971095.
Canadian Consulate,
P. O. Box 52472, Dubai, Tel: 3521717; fax: 3517722.
Catalonia Trade Centre (COPCA),
P. O. Box 3089, Dubai, Tel: 3522994; fax: 3511325.
Ceylon Tea Bureau,
P. O. Box 5195, Dubai, Tel: 2227667; fax: 2284486.
**Chinese Consulate General, Economic &
Commercial Section of the,**
P. O. Box 9374, Dubai, Tel: 3448032; fax: 3448099.
Cyprus Trade Centre,
P. O. Box 11294, Dubai, Tel: 2282411; fax: 2275700.
Egyptian Trade Centre,
P. O. Box 1424, Dubai, Tel: 2221098; fax: 2272979.
French Trade Commission,
P. O. Box 3314, Dubai, Tel: 2224250; fax: 2229278.
German Office of Foreign Trade,
P. O. Box 2724, Dubai, Tel: 3520413; fax: 3529648.
**Germany, Consulate General of Federal Republic
of (Commercial Section),**
P. O. Box 2247, Dubai, Tel: 3972333; fax: 3972225.
Hong Kong Trade Development Council,
P. O. Box 7434, Dubai, Tel: 2625255; fax: 2633764.

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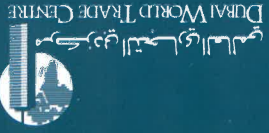
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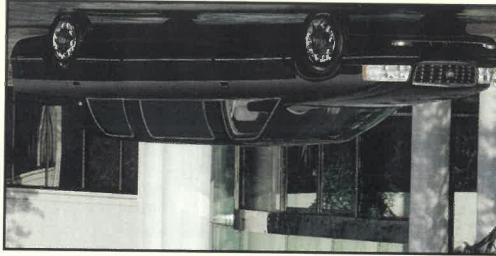
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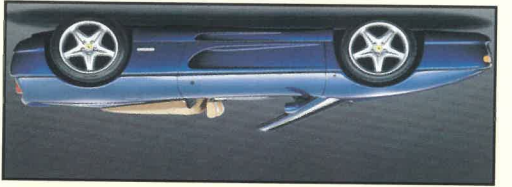
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PO Box 6637, Dubai. Tel: 3359500; fax: 3530900.

Vacation International Real Estate,
PO Box 22899, Dubai. Tel: 2278444; fax: 2289595.

Vakson Real Estate Establishment,
PO Box 4695, Dubai. Tel: 3939977 fax: 3937494.

Major Conference and Exhibition Organisers in Dubai

A. PRO Advertising and Promotions Consultants,
PO Box 6236, Dubai. Tel: 2824733; fax: 2824727.

Al Fajer Information & Services,
PO Box 11183, Dubai. Tel: 3371591; fax: 3344013.

Channels,
PO Box 55254, Dubai. Tel: 2824737; fax: 2825757.

Datamix Systems,
PO Box 60019, Dubai. Tel: 2274803; fax: 2217500.

Dubai Aluminium Co. Ltd.,
PO Box 3627, Dubai. Tel: 8846666; fax: 8846292.

Dubai Chamber of Commerce & Industry,
PO Box 1457, Dubai. Tel: 2028270; fax: 2028597.

Dubai Duty Free,
PO Box 2525, Dubai. Tel: 2066444; fax: 2244455.

Barrow & Schuck,
PO Box 53752, Dubai. Tel: 3437093; fax: 3430689.

Dubai Rai International Exhibition and Conference Organisers,
PO Box 9225, Dubai. Tel: 3362900; fax: 3362988.

Dubai Shopping Festival Secretariat,
PO Box 25425, Dubai. Tel: 2235444; fax: 2235888.

Dubai World Trade Centre L.L.C.,
PO Box 9292, Dubai. Tel: 3321000; fax: 3314853.

Emirates Medical Association,
PO Box 6600, Dubai. Tel: 2822855; fax: 3344082.

Fairs & Exhibitions Ltd.,
PO Box 773, Dubai. Tel: 2822855; fax: 2822866.

Index Exhibition Organisation Est.,
PO Box 13636, Dubai. Tel: 2651585; fax: 2651581.

International Conference & Exhibitions Ltd. (Gulf),
PO Box 29984, Dubai. Tel: 3460503; fax: 3460498.

III Exhibitions Ltd.,
PO Box 28943, Dubai. Tel: 3365161; fax: 3360137.

III Seminars Centre,
PO Box 21743, Dubai. Tel: 3512777; fax: 3550265.

Infocentre International,
PO Box 9392, Dubai. Tel: 3310551; fax: 3310096.

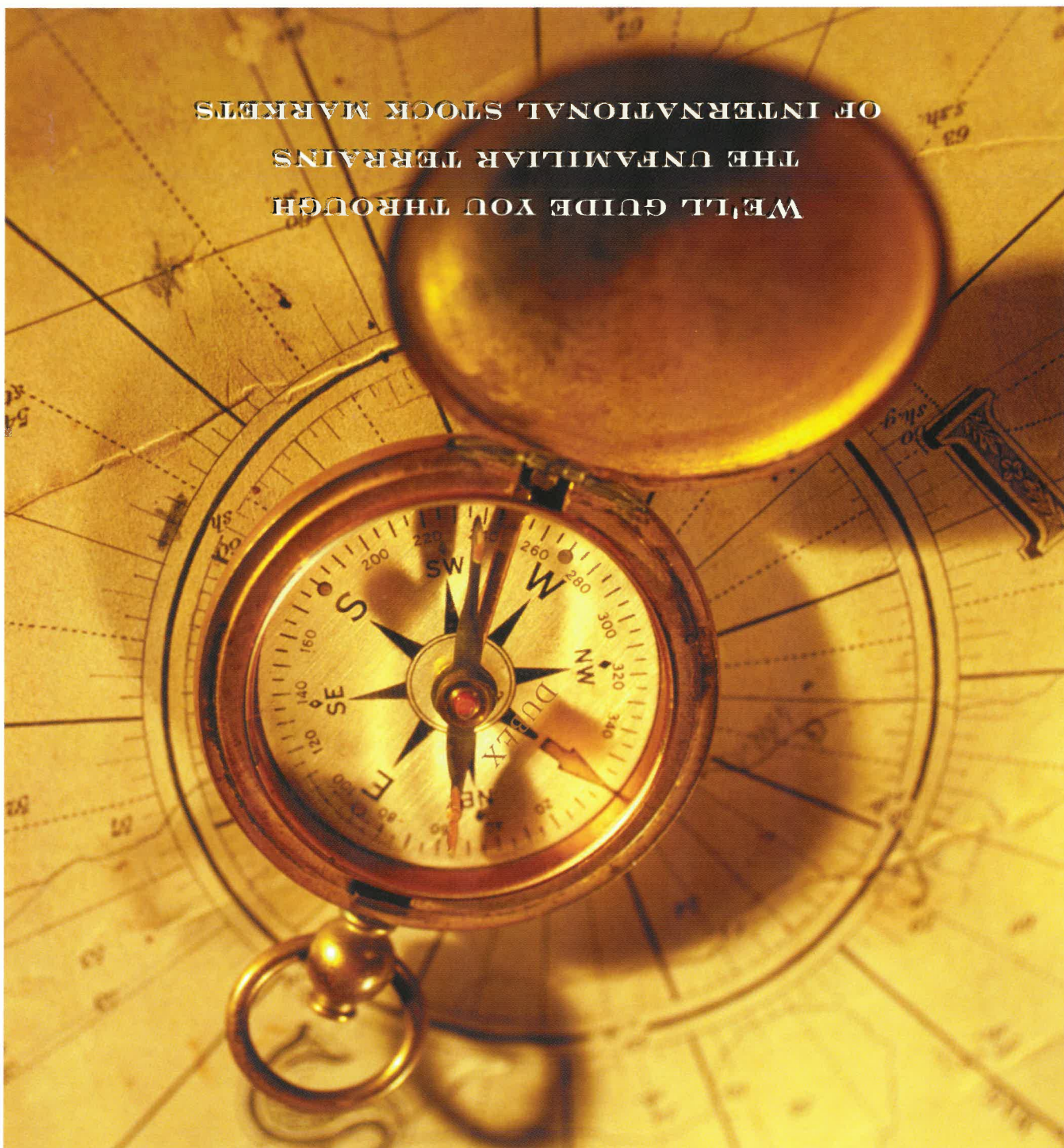
IBC Gulf Conferences,
PO Box 15078, Dubai. Tel: 3369992; fax: 3360116.

Jebel Ali Free Zone Authority,
PO Box 1700, Dubai. Tel: 8815000; fax: 8815001.

Meirec TD Ltd.,
PO Box 5883, Dubai. Tel: 3345858; fax: 3345440.

Thailand Trade Centre,
PO Box 1083, Dubai. Tel: 2284553; fax: 2220934.

The Economic Department,
PO Box 1223, Dubai. Tel: 2229922; fax: 2225577.



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THE UNFAMILIAR TERRAINS
OF INTERNATIONAL STOCK MARKETS**

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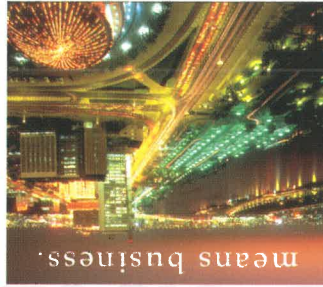
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